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WHAT STOPS THE WAY?

OR,

OUR TWO GREAT DIFFICULTIES:

WITH SOME

HINTS CONCERNING THE WAY.

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TO STATESMEN, LEGISLATORS, AND PHILANTHROPISTS.

In venturing to submit the following pages for your consideration, I am particularly anxious to obtain the attention of those among you who concur in the opinion that "posterity" has some claims upon us, or that we have some duties to perform to "posterity" besides those generally thought of.

It has been contended, with great force, that we are not justified in imposing upon our children and children's children the burthen of a Debt principally contracted by our fathers and grandfathers, and that the least we can do is to make arrangements for progressively diminishing the amount, while rigidly abstaining from making additions to it. In the

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same spirit it has been insisted that we are bound, in our consumption of Coal, to have some regard to the limited quantity, as far as can be ascertained, at man's disposal, and to the probability of his continued dependence upon that limited quantity for an unlimited time.

When we are admonished to practise self-denial so as not to hand down to our descendants the burthens which we inherited from our ancestors, and not to exhaust a patrimony of fuel, moderation in the use of which will be attended with but little inconvenience, while the want of it would be the cause of severe suffering, it is implied that we are bound to have a care for whatever is likely to affect "future well-being."

But if we are bound to care for the well-being of those who are to come after us, while using the coal accessible to us, and in dealing with encumbrances charged upon the estate which we have inherited, we are also bound to attend to their well-being in whatever we may be contemplating, whether to do or not to do. And it may be added, that in proportion as our present conduct is likely to affect

future well-being, so does it behove us to be strict in our watch upon that conduct.

I cannot, I think, be wrong in assuming that all persons who are impressed with a sense of the duty which we owe to our remote posterity, not to leave them without an adequate supply of coal, must be equally, if not more, impressed with a sense of the duty which we owe to our posterity, near as well as remote, not to leave them without an adequate supply of food, clothing, and shelter.

To secure a provision of coal, while neglecting to secure a provision of those other essentials of well-being, would be a scant performance of the duty owed to posterity. And to me, there is known but one method of performing this duty satisfactorily, and that is, by being at the pains to gift posterity with intelligence, industry, skill, economy, and trustworthiness. With these qualities, there will be no lack of the other essentials of well-being. The gift of coals to a posterity without these qualities, if it were possible, would be of small avail. But it would be impossible, inasmuch as coal, in common with the other necessaries and comforts of life, is

procurable only through the agency of industry and intelligence in combination.

How far the universal, or nearly universal, prevalence of these qualities can be brought about, it would be premature to affirm in the present state of our own intelligence; but whatever other means may be resorted to for the purpose, foremost among them must be Education, or a general teaching and training of the young. I confess that I am one of the hopeful —one of those who believe that, when we are once thoroughly roused to a sense of our duty in this respect, there is no reason why education, in the proper sense of the term, should not be provided for all children.

There are people in abundance, I am well aware, who deny that education can ever be provided for the whole of our children. But the impossibility of doing many things which have since been accomplished, has so often been affirmed, that I must avow my unwillingness to relinquish the hope of seeing education almost universal, even in our own times, merely because it is pronounced to be impossible. There is less ground for despairing of universal

education than there was, three years ago, for despairing of the connection of Europe with America by an Atlantic Cable. For the attempt to accomplish the latter work had been made and had failed. Whereas the attempt to accomplish the former has yet to be made. It will be time enough to despair, when the whole of that superabundant wealth, now appropriated by a few to frivolous display, shall have been diverted to education and found to be insufficient for the purpose.

PART I.

WHAT STOPS THE WAY?

OR,

OUR TWO GREAT DIFFICULTIES.

Among thoughtful men it is now generally agreed that Education ought, if possible, to be provided for every child without exception: understanding by education "a course of teaching directed to impart the knowledge requisite for good self-guidance, combined with a course of training directed to form habits and dispositions which will lead to conduct in harmony with the knowledge acquired."

There is very little doubt felt at the present day that a much more comfortable state of existence is enjoyed by this generation than was enjoyed, or

was apparently attainable, by the generations which have gone before. It is seen, also, that this more comfortable state was prepared by the progressively increasing attainments of successive generations, and by the application of these attainments to improve their own condition and that of their posterity. Quite as little doubt is felt that, to maintain an equally comfortable state of existence, the attainments of the past, with dispositions to use them as efficiently, must also be maintained. To improve upon this state, and especially to bring participation in the comforts enjoyed by a few more within the reach of the large masses which have hitherto been shut out from it, efforts must be made, not only to increase attainments, but to impart them universally.

Hitherto, what ought to be done in these respects has been left undone, or done very imperfectly. Some of the consequences of this neglect of duty are to be seen in the numbers of the destitute who, besides suffering themselves, are causes of pain and misery to others. And of all the questions now agitating society, there is none upon which the attention of advanced thinkers is more earnestly

fixed than,—How a diminution of the numbers of destitute in the future may be brought about.

Suggestions, projects, and efforts, the main purpose of which is to diminish as well as to relieve destitution, have been the theme of much discussion; and many which have been warmly advocated by some, have been vehemently condemned by others. But however various the judgments in other respects, in one there is a near approach to unanimity. Whatever else may be omitted, education for the young is not to be dispensed with. No efforts to relieve those who will suffer from neglect of education can compensate for it.

The occurrences of recent times afford some striking examples in confirmation of the truth of this statement.

The appearance of Cholera among us, and the desire to mitigate its virulence and prevent its extension, have called forth great efforts to supply the more urgent wants of the afflicted, and to provide means for better ventilation and cleanliness. While medical men are all of one mind that our principal security against cholera and other epidemics is

abundance (continuous, not intermittent or spasmodic,) of wholesome food and clothing, and airy dwellings, with cleanliness and sobriety; the visitations of the missionaries, who devote their lives to the solace of their suffering fellow-creatures, disclose to us scenes of squalid poverty, filth, and dissipation, with six or more families crammed into a single tenement scarcely capable of affording decent accommodation for one. Both missionaries and medical men are driven to confess that, with all their exertions, they can do little more than mitigate the intensity of suffering and check the spread of disease. As to prevention for the future, by raising up a population with greater means at their command, and better habits and intelligence to turn their means to account—this will be looked for in vain, unless education can be made to do much more than it has done, or is doing.

The agitation occasioned by the demand for some amendment in our system of Representation, may be accepted as another symptom of the feelings of dissatisfaction and uneasiness which pervade society. Whether with or without reason, the Government is

held to be more or less in fault when, one after another, crowded and filthy districts, the eviction of helpless tenants, the ill-provided casual and sick wards of poor-houses, low wages, and want of employment, are made the theme of complaint. Our House of Commons, it is said, really determines who is to govern the country; and then it is asked,—Whence come the members of parliament, the majority of whom direct and control the administration which leads to, or fails to prevent, such deplorable results? The complainants who ask this question demand an extension and altered distribution of the constituencies which return members of parliament. According to them, no surprise can be felt at the miserable shortcomings of legislators who gain their admission to parliament through the disreputable practices, less than the hundredth part of which can alone have been exposed to view: the practices exposed, to adopt a happy expression, being but "the sample of a very considerable sack." "You wish to extend the constituencies," retort they who shudder at the thought of conceding what is demanded, "but you omit to show how you would alter them for the

better. The present electors are not more shameless than the classes from which you propose to draw your recruits, who, we suspect besides, will have little regard for the rights of property and freedom of contract." The evils complained of, and which cannot be denied, are evidently beyond the reach of mere electoral manipulation. They are unendurable. But whether they are to be got rid of under the auspices of a parliament constituted as at present, or of a reformed parliament, the constituencies need the influence of something better under the name of education; and the new representatives, if they are to be improvements upon their predecessors, must come under similar influence.

Some reference may also be made to the industrial derangements and disturbances which occur so frequently and cause so much suffering. Banks, financial associations, and commercial establishments, supposed to be conducted by respectable and experienced men, suspend payment. Many of the shareholders in them, protected by limited liability, are utterly unable to fulfil the "limited" engagements which they have entered into. Great con-

tractors, who had made themselves dependent upon such institutions for a supply of capital, are compelled to close their works and to discharge their labourers, and actually receive praise for their promptitude in stopping payment. While some workmen are thus suddenly discharged, others discharge themselves because they cannot agree with their employers. While some workmen seek better wages and more congenial employment in other trades, in other parts of the kingdom or in foreign countries, others strive to drive away foreign workmen, or their own countrymen attracted from a distance by the hope of bettering their positions. Others, again, refuse to work in conjunction with improved machinery, and combine against the workmen who are prepared to take to it. The sufferings of tenants from dilapidated, ill-provided, and unwholesome dwellings are notorious; and it is equally notorious that well-disposed landlords are often deterred from making improvements and introducing conveniences, by the ignorance and recklessness of those who would have to use them. And nobody who travels much can fail to observe what excuses are provided

to railway managers for their backwardness in adding to the comforts of the rail by the thoughtlessness, or worse, of the passengers who are to enjoy them. Legislators may grant rights and guard them by penalties; but the benefit to be derived from those rights must depend greatly upon the conduct of those who are entitled to them, and of those who ought to respect them. And to secure this conduct the Legislator can do little if not assisted by the Educator.

In this state of feeling, it may reasonably be inquired, why the education admitted to be indispensable is so inadequately provided. And, if we do not mistake, there are two circumstances which will nearly, if not entirely, account for this omission without imputing any intentional disregard of duty:—

1st. The imperfect and mistaken notions which prevail concerning the education desirable for the young, causing education to be partly, if not wholly, withheld, while it is given in words or appearance: the very schools and teachers helping to conceal the void which would otherwise be unendurable.

This class of obstacles to *real* education may be designated as "verbal illusions."

2nd. The impediments placed in the way of education, thus imperfectly conceived, by persons under the influence of those peculiar views of religion which give rise to so-called "religious difficulties." Using the word "religion" in this peculiar sense, these may be called "religious illusions."

Any attempt to estimate the influence of these two illusions, whether in producing misery or preventing improvement, had better be deferred till their real character has been examined a little in detail.

Verbal Illusions.

In relying upon education as a probable cause of improvement, it is obvious that care must be taken to distinguish between the well-educated and the ill-educated, no less than between the educated and the uneducated. Vast must be the difference between an education conducted specially with a purpose to make the young capable and desirous of promoting the general well-being, and one seemingly regardless of that purpose, but mainly directed

to impart a limited number of qualifications, accidentally, as it were, and remotely connected with such a purpose.

To look for similar consequences from two processes so very different, though called by the same name, would be as irrational as to expect similar crops from farms, and similar rates of sailing and steaming from vessels, irrespective of the different processes at work under the names of agriculture and navigation.

While it is confessed on all sides that a large number of the young are all but excluded from school education, it is suspected that the number of the destitute is much larger than the insufficiency of education, as regards its quantity only, will account for. A low state of vitality and its consequences would be expected from an inadequate supply of food and other necessaries and comforts; but if that state was lower than could be accounted for by the deficiency of the supply, a cause or causes would have to be sought for that portion of the effect unaccounted for. And it might be found that some of the objects which were relied upon as

conducive to health were actually undermining the constitutions of those who had struggled to get at them. As water sparkling with the organic matter which it holds in solution may be fatal to those who slake their thirst in it; as diseased meat may poison those who venture to appease their hunger with it; as mere quantity of food, irrespective of its quality, is no security against atrophy: so that which is administered to the young under the name of education may suppress or misdirect, rather than develop and guide aright, their latent powers.

School education, as conducted in these days, and screened from the influences of home and of society outside the school, is almost exclusively confined to instruction in certain technical matters, such as reading (grammar included), writing, and arithmetic, and discipline chiefly directed to secure the order necessary to enable the instruction to be conducted with tolerable efficiency.

Where reading, as in most schools, is not carried beyond one language—the native language—little care is taken to connect the words spoken and

written with the objects, qualities of objects, phenomena, conduct and causes of conduct, according as the words used may refer to one or more of such matters. When the young, conscious of their ignorance of the meaning of the words which they pronounce, ask for enlightenment, how often are they not assisted to another word which, while it professes to answer, merely reconciles them to, and confirms them in ignorance, instead of helping them out of it. Their ignorance is hidden from them, and they are consequently unconscious of any necessity for the efforts which they might otherwise make for its removal. And where reading is extended to other languages, ancient or modern, as little care is taken to do more than connect one language with another, still omitting to bring the language into close and intimate relation with the matters spoken or written of, so as to make sure that they shall be thoroughly understood.

Under such a system, except so far as it is departed from in practice, or is counteracted by what is going on outside the school, the memory is the only faculty cultivated. Inquisitiveness and thought-

fulness are left to slumber; and the desire to search for and understand the grounds on which praise and blame ought to be awarded, or one line of conduct preferred to another, is scarcely felt because seldom called forth.

One can easily account for this unsatisfactory mode of dealing with language in our schools. After printing had been invented and its multiplying powers reinforced by successive contrivances, it was manifest that the first step towards making any sensible impression upon the prevailing ignorance of the masses must be to teach them to read and write. It was often overlooked that two methods of teaching to read might be adopted, one leading to much other knowledge, and the other leading to contentment with little beyond familiarity with articulate sounds and their visible symbols.

Instruction in reading and writing, even conducted after the latter of these fashions, may open access to knowledge closed to all who are strangers to those arts. But is there any reason for expecting effects from word-knowledge thus acquired similar to those from word-knowledge acquired through the

observation and study of the objects and phenomena of daily life?

A facility of declaiming or expatiating upon subjects imperfectly understood must be a stumbling-block in the way of acquiring the more perfect knowledge in which the declaimer is wanting, and of which his ignorance is hidden from him. And a habit of reading without realising the import of the words and propositions which the eye rests upon and the lips pronounce, so far from helping on to knowledge, needs to be overcome before much progress in knowledge can be made.

If the question were put—Ought the young to be prepared to become thoughtful men? few whose answers would be worth caring for could be expected to say that they ought not. But, granting that "thoughtfulness" ought to be striven for as a general characteristic of our race, it would be unsafe to assume that the best method of inducing it will be adopted. The state of mind indicated in the following sentence is not at all uncommon even among earnest friends of education: "People must be taught to read before they can be taught to think,

and they must learn to think before they can discern truth from error."

That a writer, deeply impressed with the importance of the power conferred upon mankind by the capacity to read, should have been seduced into an admission that reading must take precedence of thinking, is just conceivable. That he should not withdraw it the moment the claim to this priority was questioned, is beyond comprehension. The discussion, of course, is closed at once if by reading be meant the capacity to connect, not merely visible with audible signs, but both with the things of which they ought to be signs. To teach reading, thus understood, reading and thinking must go together; or if one is to take precedence of the other, that one must be thinking. A teacher of the present day, intent upon inducing thoughtfulness in his scholars, could not fail to teach them to read in order to enlarge the field wherein their capacity for distinguishing truth from error may be exercised. Thoughtfulness is to be exercised upon objects, their qualities and relations—numbers, forms, magnitudes, weights, colours, sounds, tastes, smells, distances,

positions, transformations, structures, successions, velocities, certainties, and probabilities. Reading helps to bring before learners, at suitable times and in the requisite abundance, these subjects whereon to exercise their thoughtfulness. A teacher, therefore, who might omit to teach to think while teaching to read, cannot omit to teach to read while teaching to think. It may be open to question whether the course generally pursued in studying, and reading, and "coaching" for degrees and honours, where what are considered superior and more difficult attainments are aimed at, is really that which leads most certainly to thoughtfulness and practical ability. The capacity to report and reproduce what we have heard and read is not only useful, but actually indispensable for many most important purposes. But to reproduce the words, and propositions, and opinions from a book, is not necessarily to master the import of them; to separate the grain from the chaff, to distinguish between truth and error—clearness and confusion—assimilating, and making part of oneself, the good, the true, and the clear. Possibly, examinations might be so conducted as to

elicit what is thought as well as what is remembered by those who have attended lectures and read books.

The evil inflicted or the good left undone by allowing word-teaching to occupy in schools the place of real teaching, of which words form a very small though an important part, is hidden from many by the corrective administered in the world outside the school.

Whatever may be the system under which his school instruction has been conducted, if a boy leave school with habits of application and obedience, a desire to learn and to improve in skill and capacity, the works of the field, the factory, the ship, the mine, the laboratory, the shop, and the counting-house, introduce him to quite a new line of study and practice. He soon finds that, besides reading, he must understand instructions, in order to follow them. He must connect the words that meet his eye or fall upon his ear with the objects signified, or the particular work to be executed. In what are called the learned professions, the correction of an understanding contracted and enfeebled, rather

than expanded and strengthened by words—their slave rather than their master, is not so certain. Hence the amount of medical, legal, and theological jargon which too often vitiates the conclusions, and weakens the efficiency of physicians, legislators, and divines in their several callings.

But it would be a great mistake to assume that, even in industrial life, the corrective of the mischief sustained through mere word-teaching in school is co-extensive with that mischief. The words "property, master, servant, employer and employed, capitalist and labourer, wages, salary, high and low wages and prices, borrowers and lenders, interest, profit and rent, money, banks, benefit-societies, partners, co-operation and competition," will, most of them, be not quite new to the young even at their entrance into service. They will not have been long at their work before matters will be discussed, proposals will be made, advice will be tendered, decisions will be formed, orders will be given in their hearing, in which they cannot fail to take the most lively interest. The words above mentioned will be made to represent various mean-

ings. And the statements and assertions adopted with one meaning of these words, will be repeated in the same words to which different, conflicting, or contradictory meanings have been affixed.

The matters here referred to may come to the notice of the young in a desultory manner in the first instance. Their acquiescence may not be asked, nor their concurrence in any proposed course of action sought for. In the end, however, the young will have to form their resolutions, individually or collectively, in harmony with the conclusions which they will be led to adopt. They must decide upon some line of conduct, right or wrong, or more or less so. There is one escape from this dilemma. For, as the result of no education or of an education in which thoughtfulness had not been evoked, they may fall into a beaten track ready prepared for them, passively abide in it, and work and live all their lives from hand to mouth, leaving to others the responsibility as well as the remuneration of thinking for them. Thinking beings, through lack of assistance in their early years, may go astray; but thoughtless beings must go astray. The first

may rush into want and misery; but the second must inevitably, though imperceptibly, glide into it.

A few examples will help to illustrate the kind of questions which cannot fail, sooner or later, to be submitted to the young when their school-days are past, and to demand their consideration. And their conduct will depend, partly at least, upon the answers which they give to such questions.

How do you propose to make provision for yourselves and those to whom you are attached or who, you feel, are dependent upon you, both in the present and the future?

Your wages, or salaries, or the remuneration for your services, by whatever name it may be called, must be small at your outset. By what exertion may you expect to receive increase of remuneration? While it remains small, does this smallness relieve you from the obligation (self-imposed) of so far limiting present expenditure as to make a beginning, however small, of provision for the future?

While your remuneration continues small, in proportion to your physical wants and aspirations, if not to your producing powers, your employer

may be earning large profits. Will that be for your advantage? Or he may be unsuccessful and verging towards insolvency; in which case you could scarcely expect to extract increase of remuneration from him. But might you not from the thriving employer?

Your large profit-earning employer might anticipate, not only your application, but your wishes for advancement. You might, while proudly conscious of your worth as a servant, be sensible of your employer's generous appreciation of that worth. A different combination of feelings on both sides might arise. "The rapacious greediness of employers," and "the tyranny of capital," might be complaints of the employed, because their applications for increased remuneration were unsuccessful. It is not pleasant to be told, still less to know, that thousands of workmen would be glad to occupy your posts, some to enter upon employment, and some to shift from the employment which they had to a better.

It ought not to be expected that the young will escape from being called upon to act in the midst of such a conflict of feelings and opinions. Can they be insured against unwise action, if not

forearmed with clear conceptions of the limits beyond which the greed of capitalists and the resistance of labourers cannot make themselves felt? How otherwise can they judge whether any, or how great inaccuracy, is involved in the metaphorical expression "tyranny of capital?" A general increase of wages is impossible without increase of capital. Does capital become more tyrannical as it increases? If so, does the "tyranny of capital" complained of conduce to decrease or to increase of wages?

The rates of wages earned by large masses of labourers are notoriously less than what are indispensable for comfort, or even decency of existence. Foiled in attempts to obtain the desired increase, many have turned their attention to the profits earned by employers, and schemes have been devised for the purpose of diverting some portion of the apparently excessive profits to swell wages confessedly insufficient for the labourers' wants. Co-operative societies, building societies, and other organizations, by which it is hoped that the products of industry may not only be increased but distributed on other principles than those which preside over

their division between capitalists and labourers, have arisen out of the wide-spread feeling of dissatisfaction at the deplorable insufficiency of the wages which, it seems, can possibly be earned in the larger number of employments.

A wide range of subjects is here presented to be inquired into, or which ought to have been previously inquired into, before judgment can be formed or action taken safely upon such schemes. Looking at the arrangements of society, as they certainly now are, and have to be conformed to, and, in respect of some of them, as they probably ever must be, here are a few facts concerning which verbal or intellectual illusions cannot prevail without danger :—

The number of the employed compared with that of employers must ever be large. Rulers, judges, officers of the army and navy, farmers, and administrators in general must be few compared with those who act under them ; although the smaller number are taken, with rare exceptions, out of the larger. It does not follow that the number of non-capitalists is equally large in proportion to the number of capitalists. Indeed, it is not plain that

eventually there need be any non-capitalists, excepting the very young and some few incapacitated by accident and disease.

After taking every care not to misconceive the future, by assuming that it is to be a copy of the actual present, rather than the improvement upon it which the future may be made, it still seems unavoidable that the great mass of the young will, in any state of society, on leaving school, be thrown, sooner or later, entirely upon their own labour for support. How are they to become capitalists? Is there any other method than that of saving—that of learning to derive more satisfaction from the sense of having guarded against future privation, than from some present but inferior indulgence?

If it be plain that the acquisition, preservation, and increase of capital depend upon the industry, intelligence, skill, economy, respect for property, docility and fidelity, in combination, of those who own and direct it and of those who act under them, is it not also plain that, whatever else may be attempted to promote well-being or to ward off destitution, no efforts must be spared to secure

a prevalence of these qualities? Let the distribution of the fruits of labour and capital be on what principle we will, the amount to be divided, and consequently the share of each, must be insufficient wherever these qualities are deficient.

By the aid of good teaching in the schools, especially if accompanied by example and encouragement at home, the young will become almost simultaneously earners and savers, and will have clear conceptions of the purposes of earning and saving. The foundations will have been laid of habits of industry and economy. The little fund in the savings'-bank will have grown out of self-denial in sweetmeats, oranges, toys, and other trifling enjoyments. The young who start as labourers under such happy auspices are, very early in their career, capitalists as well as labourers; but they are conscious, besides, that their earning powers are not what they hope they will become, in time, by application and practice. Can any better course be suggested than that they should, with the advice and assistance of their parents and friends, seek for employers willing to buy their labour, small as

its worth might be at first, to place them under experienced workmen, and to give them opportunities of improving in industrial capacity; and of thus making their labour more productive, and either better worth purchasing or better adapted to enable them, with the assistance of their own savings, to dispense with selling it?

In due course, the time arrives when each labourer has to consider whether he had better continue to sell his labour and lend his capital to be employed by others, or whether he will turn employer, with or without the co-operation or joint-stock effort of others like himself. Can he expect that others will be disposed to enter into partnership with him if he has no capital; or will he, having capital, be disposed to accept others who have no capital as his partners? The difference is great, whether a labourer have no share in a joint-stock company or co-operative society because he has no capital, or because he elects to continue working for wages and lending his capital. In the latter case he may be not merely a thriving man, but one of the more thriving. If it occurred to him that the

co-operation of a partner might greatly add to his chances of success in some business within the compass of his means, and if he were not disinclined to share his expected profits with a partner who had no capital of his own, could he avoid reflecting upon the probable character of the man—say, not less than twenty-five or thirty years of age—who possessed no capital? Would he not ask: Has not this man already worked and earned? and if he has, where are his savings? and what proofs can I obtain that such a man is not deficient in good industrial qualities as well as in capital, which is seldom to be met with disjoined from some of these qualities?

The process of borrowing requires consideration. Habitual lending implies habitual borrowing. The young, it may now be assumed, are familiar with the reasons for saving and lending; and they are encouraged and exhorted to lend. Ought they to borrow? or who ought to borrow? If it be granted that the young ought to save in order to guard themselves and those dependent upon them against future want, it is also granted that they ought not to borrow, at least in order to spend or consume. To

borrow in order to spend or consume is a practice always to be avoided, seldom justifiable. To have become dependent upon borrowing for the purpose of keeping off starvation, indicates previous mistake or misconduct. While to lend, therefore, is a duty in those who cannot superintend the employment of their own capitals, to borrow is a privilege which ought to be used only by those who can employ capital advantageously. Hence it is a matter of caution and duty combined, for lenders to lend only to capitalists who can turn to profitable account the capitals which they borrow.

Buying on credit is, unfortunately, a practice too familiar with many of the young before their school-days are over—with the young who are supposed to be receiving a high order of education, although it may not be much more than instruction in word-knowledge of a somewhat pretentious character. The virtues are talked and written about—not understood, nor felt, nor practised; taught, if that expression be admissible, in such a manner that some could only be practised by disregarding others. Their teachers may be lights to the young; but they act towards

them as candles act towards moths—they serve not to guide, or warm, or save, but to seduce and singe, or destroy.

The functions of bankers have been called into play to supply the wants of lenders and borrowers. Lenders seek perfect security and the highest rate of interest consistent with security. Borrowers, who desire to be trusted on account of their capital and character, wish to obtain loans at as low a rate of interest as possible. But for bankers, they might not readily become acquainted with each other's wants, or be brought into contact. Bankers (that is, associated capitalists) come forward and notify to lenders —"Here we are, ready and anxious to welcome you as lenders, to give you security, and also to guarantee to you the rate of interest which we shall agree upon together. We will relieve you from the task and risk of searching for security, not easily to be found by you without our assistance, or from the necessity of foregoing interest through the non-employment of your savings." The banker, having borrowed capital from lenders, becomes himself a lender to other capitalists whom it suits to pay for

the use of capital not their own. The excess of the rate of interest at which the banker lends above that at which he borrows, constitutes the fund out of which he pays the expenses of his establishment, and obtains compensation for his risk, and remuneration for his labour. The ultimate borrowers of capital employ it productively, and are able to undertake to pay a certain rate of interest in anticipation of the larger rate of profit which they expect to earn.

In schools, the fundamental principles, on the application of which the well-being of society depends, should never be lost sight of. In the world outside, they should never be disregarded, being unmentioned as too obvious to require notice, although to neglect to act upon them would be inexcusable. As the frame of the ship is kept open for inspection in the building-yard, though covered in previous to launching for use, so in school, the conditions of well-being are kept in view, in order that ever afterwards they may be felt to be present, covered up though they be by the phraseology to which the arrangements of society have given rise.

There are very few transactions in life in which

the use of money is not directly or indirectly involved; and there is scarcely another word in the English language which has so often been made the subject of fallacies, contradictions, platitudes, and misconceptions. Wages, and interest, and incomes from all sources, are paid and received in money. Merchandise is estimated, and loans are made and accepted in money. Bankers are borrowers and lenders of capital. If they were not lenders, they could not pay interest for the capital which they borrow. On the other hand, the total of their borrowings (in addition to their capitals) must be the extreme limit of their lendings. The young can be kept in the dark concerning the quantity of money likely to be in the custody of bankers, only by want of capacity in teachers. It would be a gross exaggeration to say that bankers collectively possessed in money one-tenth of the capital measured in money which their books show them to owe to their customers. When the annual statements inform us that the deposits in the savings' banks of the kingdom amount to 40,000,000*l.*, need the young be at a loss to understand why a few thousands suffice to

represent the number of pounds in their possession?

There are times when borrowers, partly from ignorance, imprudence, and unconscientiousness, are unable to fulfil the engagements which they have contracted, except by applying for an increase of the loans which they have been in the habit of receiving from their bankers. But bankers are distributors, not creators of capital, and cannot, therefore, even if they would, provide capital on all occasions, when resorted to by would-be borrowers, who have contracted engagements for the performance of which adequate precautions had not been taken. The young who are not trifled with in the name of education, may have a glimpse in the school of what in mercantile life it is needful they should clearly apprehend: that, while the institution of banks facilitates the transfer of capital, from the hands of those who can employ it less conveniently or profitably, to the hands of those who can employ it more conveniently or more profitably, no excuse and no security is offered for negligence or ignorance in the use of credit, or for disregarding the golden

commercial rule, of contracting no engagement the means of performing which will not come to hand with as much certainty as the applications for its fulfilment. When the young see plainly that without the use of credit insolvency is impossible, and how it is avoidable if credit be used intelligently and scrupulously, that to accept or indorse bills of exchange or promissory notes, or to become guarantee for others, or to become liable for calls on shares in any industrial concern, is quite as much use of credit as to borrow or buy on credit, or to contract to deliver what is not in your possession; when to them ignorance, negligence, and fraudulence in the use of credit are the only causes to which insolvency is traceable—they will be more securely protected against their own future insolvency or against loss from the insolvency of others, than when, with a sluggishness of understanding engendered by habitual word-shuffling, individual insolvencies are assumed to be satisfactorily accounted for by "scarcity of money," "tightness of the money market," "drain of gold," "Peel's bill," made up into sentences sinning against no rule

of grammar and every rule of sense, in company with denunciations against bank directors for withholding accommodation, applying the screw, making money artificially scarce, and putting up the rate of interest.

As before observed, the larger portion of mankind are not destined to be employers of labour or administrators of capital. They will be lenders or investors, not borrowers of capital, and may, therefore, be free from the risks while debarred from the profits attached to the use of other people's capital. But they who would be lenders or investors of capital only must be on their guard not to become partners in concerns more or less hazardous, under the notion that the only difference between buying shares in joint-stock companies and buying Government annuities, is that the former yield a higher rate of interest. As for the still greater delusion of acquiring shares, whether by subscription, purchase, or inheritance, of which the fourth or even only the tenth part has been paid up, imagining a property merely to have been acquired, that had better be dispelled beforehand by a little

elementary instruction at school, than by unexpected calls, with or without a winding-up in Chancery.

Over and above the knowledge and capacity for good self-guidance in earning and keeping the means of comfortable existence, those for making the best use of means will not be lost sight of by teachers who aspire to make education as efficient as possible in securing the future well-being of the young. The facility with which the young may be trained to almost anything, justifies the assertion that the future of the young depends much more upon the conduct of adults in regard to them than upon anything else. And this is quite in keeping with the admonition to the young, as they outgrow childhood, that nobody can do so much for them to determine their own future characters and conduct as themselves: the chief business of educators being to raise up in their pupils, concurrently with a capacity for good self-guidance, a sense of the duty of self-discipline which they owe to themselves.

The habit of seeking in a provision for the future a large part of present enjoyment, or a compensation

for present abstinence, leads to a just estimate of the future advantages that may be reasonably expected from the application of present means. It helps to form a state of mind prepared to discriminate between penuriousness or exaggeration of the future advantages to be derived from present self-denial, and lavishness which sacrifices the future for the sake of present indulgence. The limited experience of the young, aided by what they have heard and read, is quite sufficient to enable them to perceive that there is no more marked characteristic of the progress of man from barbarism to civilization—from a lower to a higher state of being, than a growing capacity to make the consciousness of providing, and of having provided for the future, occupy its true position among the sources of present enjoyment.

Some of the effects of developing this capacity, or sowing the germs of this capacity, in the young, through education, deserve to be thought of. It will be asked, or at least it ought to be asked: "As years roll on, as capital accumulates, and the desire of forming new domestic ties is awakened and strengthened,

will the future husbands and wives, fathers and mothers growing up from the young so educated, be improvements upon their predecessors? Will health and comfort be more common in their homes, and will pinching want and its train of temptations be more effectually guarded against? Will the children born in happier homes, and looking up with love and reverence to well-conducted parents, give hopes of becoming healthy, happy, and well conducted men and women? Above all, will the parents themselves be deeply impressed with a sense of the duty of providing for the education, as well as for the feeding and clothing of their own children? and will this sense of duty, instead of wasting itself in sentiment and words, be exemplified in conduct, through a preparation of the means without which duty may be talked of but cannot be performed?

If caution be needful in admitting effects of causes not yet extensively tried, it is no less needful to prevent our excluding effects as impossible, merely on account of their grandeur as compared with all known previous effects. As the daily effects of steam power and magnetic power exhibit to the

present generation how mistaken their forefathers were in their anticipations, so the future daily effects of an education which, besides exercising the memory on words, shall educe thoughtfulness in relation to things and conduct, may convict this generation of similar blindness in regard to education power. There is wherewithal to encourage those who look forward hopefully to the effects of education as it ought to be, and to admonish those who speak of it disparagingly and refuse to give it a trial.

A just appreciation of the influence for good of education properly understood, would scarcely be formed if some thought were not bestowed upon the changes of disposition and conduct that may be expected from it in reference to the uses of property.

The distribution of property, as it has hitherto been seen anywhere on this earth—the accumulation of it by a few, and the deficiency of it, approaching to utter destitution, with many, the profuse and luxurious expenditure of a few, and an expenditure by many so small as to exclude the possibility of health and decency, are topics too familiar to call

for more than recognition. The prevailing style of living among the wealthy in the midst of privation, cannot be reflected upon with unmixed satisfaction even by themselves. It may be given into—it may be submitted to—it may be conformed to—it may be revelled in, but it cannot be justified.

Was the taste for this style of expenditure acquired through the education of the past? May a different taste be the result of an altered education in the present and future? These are not idle questions. The words "pity," "charity," "benevolence," are not unknown in modern education. The precepts "give to the poor," "protect the widow and the fatherless," and "instruct the ignorant," are familiar to most ears. Are the lessons in which these words and precepts are to be found, learned as if they were habitually exemplified in conduct, or ought to be, or could be; and if not, why not? It will not be a misuse of time to draw a contrast, if possible, between the effect of word-pronouncing and that of conduct-teaching on the use of property.

The boys in the school may, for this purpose,

be assumed to have examined and learned and become familiar with the qualities in themselves by which they may hope to earn and possess wealth. The case of boys born to the possession of wealth sufficient to raise them above the necessity of earning their own living may be passed over for the present. Their number must be comparatively small. The qualities through which wealth is to be earned being known, the question arises—Will all possess these qualities, and through life, and in an equal degree? The answer to this question is not beyond boys whose thoughtfulness has been cultivated. All will not possess these qualities in an equal degree. Some will be pre-eminently gifted. Some will break down through natural infirmity, accident, or disease; while the majority will possess these qualities in greater or less proportion, but not pre-eminently. How will they stand in regard to the possession of wealth, when arrived at years of maturity? There is no escape from the conclusion that, while a few will have become possessed of superabundance, and the masses of sufficiency, there will also be a few partly or wholly dependent upon

others, for even the bare necessaries of life. It is quite within the scope of boys' understandings properly cultivated, to infer all this for themselves, and at the same time to recognise the impossibility of assigning to each individual the position which he is destined to occupy as a man. They can also recognise the direction of thought and conduct which ought to be cultivated among them all, before the eventual position of each can be determined, to mitigate the sufferings of the less favoured few, or, in other words, to secure, as nearly as possible, the general well-being. When thought for incapable and indigent adults is extended from them to their children who, but for other intervention, would be left to become the victims of ignorance and vice, the duty owed to them by society, and particularly by its more wealthy members, appears too plain to be misapprehended. The imperfect appreciation of the duties of man to man, and to society, and of the intense gratification which may be drawn from the contemplation and discharge of those duties, as the result of past education, must be expected to neutralize to some extent, and for some time, the

impression upon the young made by instruction conducted in this spirit. A good teacher's faith in the ultimate success of his efforts will not be shaken by a counteraction which can be no more than temporary.

Granting that it should be the aim of an educator to impress upon the minds of his pupils some such opinions and aspirations in regard to the use of the property which they might hope to earn, what ought to be his aim with pupils apparently born to the possession of property, independent of any effort to earn it, is self-evident. He might excuse his want of success with them on the plea of the benumbing influence upon the young of the knowledge that they were destined to possess property, however little they might strive to deserve it. But he would not deny that it was his duty to do his best to overcome this benumbing influence. The effect produced by modern word-teaching upon the inheritors of property, in determining the application of their riches, may be judged by what is to be seen around. There is not much room for doubting whether they who conduct it would, on the completion of their work,

and the termination of their career, have as much reason to be proud of the epitaph "CIRCUMSPICE" as the architect of St. Paul's Cathedral.

The vastness of the difference between word-teaching and conduct-teaching wherein words are used as auxiliaries, would not be fully appreciated unless one more example of misuse of language were added to those already cited. In the discussions to which the attempt to substitute conduct-teaching for word-teaching has given rise, the word "religion" is often to be met with. This word, in one of its acceptations at least, is the name of some of the deepest and most powerful and humanizing convictions. To say that religion exercises no influence over conduct, would be to say what is notoriously at variance with universal experience; and there are few who would not be shocked as well as startled to hear it maintained that the influence of religion was not for good. If religion inspires and sanctifies good conduct, it must favour good teaching, *i. e.* good-conduct teaching. It must condemn neglect of teaching or word-teaching, which, in one respect, is worse than neglect of teaching, since it hides the

omission by covering over the space which might otherwise be seen to be unoccupied. The misuse of language by which religion is represented as sanctioning the worst of conduct, or conduct which neglects the teaching and training of the young indispensable for their future good conduct, is only one of the many forms in which religion has been made to appear, not to promote, but to obstruct human improvement. It may well be suspected that, of all the enemies of religion, none can be so dangerous as he who represents it as sanctifying or conniving at neglect or perversion of education; and that, of all the friends of religion, none can be better employed than he who unmasks enemies plotting against mankind in its name.

There is no word in our language more used than "religious" to indicate qualities with which the interests and happiness and improvement of mankind are identified. A strict watch ought to be kept over words of this kind. They must not be prefixed to men or measures, or doctrines or lines of conduct which ought to be detested, resisted, and prevented, because they lead to human misery or

degradation. Can a man be "religious" who does mischief or obstructs improvement—who concurs in measures which help to retain others in ignorance, misery and vice? If he justify his concurrence in measures leading to such baneful consequences on religious grounds or scruples, must not this perversion of the word "religious" be classed with our other instances of verbal illusions, or of that corruption of the meaning of words intended to denote nothing but what is good and true and holy, by which they are rendered unfit to be applied to matters deserving our love, our approbation, or our reverence?

Religious Illusions.

A very inadequate estimate would be formed of the extent of the mischief committed—of the bad things done and the good things left undone, in the name of religion, if some of the tricks and proceedings resorted to by certain professors of religion, to prevent and pervert education, were left unnoticed.

It cannot be too often insisted upon, that in

proportion to the reverence felt and cultivated for religion, ought to be the care taken to preserve it pure and free from the contaminations to which it may be exposed, through the ignorance and misconduct of many who wear the garments, use the forms, and act in the name of religion.

Incredible as it would be, were it not so notorious, there is a difficulty, known by a strange misnomer, as the "religious difficulty," which has hitherto been a great hindrance in the way of making education as efficient for good as it might be. The verbal difficulty, to which attention has thus far been confined, has acted by causing the precious hours and limited powers of application of the young to be exclusively bestowed upon words, whether addressed to the ear or to the eye, in their relation one to another, neglecting the more important use of them as exponents and registers of objects and their constituents, of phenomena, of thoughts, and of principles and rules of conduct. When educators shall have embraced in their thoughts all these subjects as matters on which the young ought to be instructed by them, and the structure of language

besides as a means of communication, the influence of education upon well-being must be vastly increased. At all events, education is not to be despaired of as a preventive of destitution, till it has been brought to act more directly in forming intelligent views of conduct and greater conscientiousness and strength of character.

The religious difficulty, so far as any meaning can be attached to that expression, would seem to act in diminishing the quantity rather than in deteriorating the quality of education. But supposing it to act in both directions, precedence may be given to the consideration of its influence upon the quantity, since its quality must be of small consequence to those who are excluded from education altogether. To judge of its action, however, in either respect, the state of the public mind, as it is at the present time, requires to be taken into account.

There is a growing feeling that no child ought to be suffered to grow up deprived of the benefit of some education. The number of religious sects and subdivisions and shades of sects is great, and

mixed up with them are numerous individuals who hold themselves aloof from all sects, and decline to frequent any of their churches, chapels, temples, or meeting-houses. It is very common for the members of each of these classes to insist that their own peculiar tenets shall be included in the course of school instruction given to their children, and it is still more common for them to refuse to subscribe for the school education of children whose parents will not permit them to conform to church doctrines which differ from their own.

Nor must it be overlooked that wealth is very unequally distributed among the different sects. Comparatively, it is heaped up in masses among the communicants of one or two, while among others, wealth beyond the bare necessaries of life is rare. The wealthiest one of all the sects, besides, has contrived to appropriate to itself a life interest in an enormous amount of state property, and is exceedingly jealous of the admission of any other sects to obtain facilities for instruction by means of this property. There is a sad misapplication—not to say mal-administration—of funds, even with

a view to the sectarian education of the children of their own members; great want of vigilance in keeping watch lest any misappropriation of the funds in their trust should prevent the extension of education to all the children of parents in communion with them, but no lack of vigilance to prevent any of their funds straying so as to swell the deficient educational resources of the poorer sects.

The low state of civilization as yet attained presents to us numbers of children whose parents are incapable of supplying them with education, and also many more whose parents are insensible to the call of duty in this respect. And the difficulty of grappling with so formidable an obstacle to universality of education might be rendered almost insuperable, by a disposition to leave education unprovided till sectarian susceptibilities and incompatibilities can be reconciled.

The numbers of children shut out entirely from education have been decreasing steadily for many years, partly from a growing and improved sense of parental duty, and partly from an indisposition

among those who come forward to act as parents for other people's children, as far as education is concerned, to see their efforts frustrated in the name of religion.

An occurrence of thirty years ago will serve to illustrate the kind of conflict of opinion which has been and still is surging to and fro between ordinary humanity and sectarian scruples. A man connected with no sect was applied to by his neighbours to co-operate with them in establishing a school for which there was much need in a poor and increasing neighbourhood. He expressed his readiness to join in their good work, apprising them, at the same time, that his religious views differed probably from those of every other member of the committee which they had so far formed. They and he, however, worked comfortably, if not cordially, together: he waiving some of his objections, with the conviction that an indifferent education was better for the poor children than none at all, and they loth to be deprived of funds not easily to be obtained elsewhere. The money was collected, the school was built, the master was appointed; and lastly, a little before

the day for opening, a member of the committee proposed, among other regulations, that the master should be instructed to ascertain and, if necessary, to enforce the attendance of every child frequenting the school at some church or chapel. The proposal was seconded and about to be adopted as a matter of course, when the committee-man above-mentioned interposed, and reminding his fellow committee-men of the avowal which he had made on joining them, asked: "If, with my views of religious truth, I was so circumstanced that my children must either be admitted to the school now about to be opened or debarred from education, or flung back upon such education as I could contrive for them at home, should you say that they stood more or less in need of admittance to our school, than the children of parents whose views of religious truth differ from mine or agree with your own?" The answer of course was "more in need." "I can understand," he continued, "that my children, on account of their parents' (in your eyes) religious obliquity, would be objects of pity to you. But if their father countenanced their declining to frequent either

church or chapel, or purposely and on principle kept them away, would you show your consideration for the pitiable condition of these children by shutting the school-doors against them?" The proposed instructions to the master were withdrawn, and he was simply requested to use his influence with the children and their parents, in order that what they held to be religious duties should be performed.

An opinion has been gaining ground, of late years, that the various religious sects might be brought to concur in some plan by which that portion of religious instruction in which all could agree should be given in school, leaving the other portion to be given by the parents and guardians, or the special teachers appointed by them. The disgrace, it is felt, is great enough to have children left uneducated—that is, to grow up to become victims of ignorance and destitution—without adding to the disgrace by making it appear that the denial of education is occasioned by "religion" in any shape or disguise.

Is it possible to eliminate from each sect's

religion that which is peculiar to it, and leave a residuum of that which is common to them all? And if it be, may not all religious people be invited to concur in such a scheme, leaving no excuse for anybody to stand aloof from contributing his aid towards saving the young from the consequences of growing up in ignorance? And will not an appeal to all the sects for their acquiescence in, or at least their earnest consideration of, the proposal be strengthened, if it can be shown that the portion of religion common to all is not only the most important, but also the most teachable and understandable; while the portions peculiar to each sect are not only the least important and the least teachable, but are scarcely understandable except by persons of mature age, after years of special preparation?

In answer to such an invitation it may be objected by some that the scheme is impracticable, and that religion does not admit of being subdivided in such a manner as to teach one portion to all in common, and the other portions separately to the different sects according to the requirements of each.

The interest at stake is far too great to justify the acceptance of this objection without examination. Representatives of all the sects must be summoned to listen to the particulars of a scheme which will provide education in such a manner as to leave none uninstructed. It will be open to them to state their objections to the particulars of the scheme, but not to condemn it—to pronounce upon its impracticability as a whole, leaving its details unexamined.

After what has gone before, the elements of an education desirable for all the young, whatever may be the creed or sect of their parents, need not be particularized with much minuteness. The object is to prepare them to become useful and happy members of society, which they will not be unless their labour be worth purchasing, and at such a rate of wages as will admit of their procuring an adequate supply of necessaries and comforts. Labour will be worth purchasing in proportion as the labourer is intelligent, industrious, skilful, and well-conducted. When he receives his wages, he must apportion them partly to the wants of the

present, partly also to the claims of the future. The labourer will be unequal to the task of this apportionment, if not alive to the claims of the future. Surely it must be felt that teaching and training, to make of the young men and women approaching as nearly as possible to this pattern, are imperatively required of the adults who have the care of them. Can that be called religious education from which this kind of instruction is excluded?

If the education of the young were conducted in sectarian schools, each denomination would insist that its own particular views of religion should be embodied with the other instruction indispensable for forming capable and well-conducted labourers. But each denomination is opposed, more or less, to the special religious instruction insisted upon by others. Some demand that the Bible shall be read in the school. Others contend that school-children are quite incapable of understanding it, and therefore of reading it with profit. Of those who wish to make the Bible a class-book, some contend that it should be explained, and

others that no explanation should be attempted. Again, those who require reading and explanation to go hand in hand, cannot agree among themselves what that explanation is to be. Some say that every word in the Bible is the inspired word of God; while others would consider it irreverent to the Deity and cruel to children to represent doctrines and narratives as of divine origin, many of which are contradictory and monstrous—emanations, not from the perfection of wisdom and goodness, but from ignorant, sanguinary, and superstitious people. It would be vain to attempt an enumeration of all the matters upon which the most uncompromising antagonism is to be seen. There are people who, in defiance of the accumulated evidence of the contrary, still inculcate the all-sufficiency of prayer; although, in most people's judgment, the efficacy of prayer is conditional. But they, again, are far from being of one mind as to what the conditions of efficacy are. Some say that they are to be found in the state of mind of him who prays; others in the work by which prayers are accompanied. Some rely upon the

contrite heart; others upon the clear head, the vigorous will, and the ready and skilful hand of him who prays. Others, again, seem to abandon prayer, if only momentarily, saying "to labour is to pray." Some insist upon infant, others upon adult baptism; some upon sprinkling, others upon total immersion. Some think posthumous punishment not God's ordinance; while others wrangle over its duration, some pronouncing, almost with relish, that it will be unendurable and yet eternal, and that few will escape it; and others, unable to reconcile such seeming atrocity with Divine goodness, conniving at the notion that its duration will be circumscribed within limits more or less narrow, acting as a kind of purgatory, the end of which is to be perpetual bliss. Neither is it settled among the sects, who may expect and who may not expect to escape Divine wrath; the best of men, according to this world's judgment, being in great peril, and the most atrocious criminals not precluded from hope of escape. Some proclaim repentance to be the one thing needful for salvation; others watchfulness to avoid occasions for repentance.

In a state of society, the individuals, classes, and sects of which are thus at variance one with another in many respects, and who yet have so many common wants to be provided for and so many common duties to perform, the proposal to do that in which all might concur does not seem so unreasonable as to deserve to be met with violent opposition and dislike. As regards children, there is no difference of opinion that it behoves adults to do their best, individually and collectively, to provide them with food, clothing, fuel, and shelter. Deprived of these, they would perish; and they cannot provide themselves. But when children, in their turn, become adults, they must provide not only for themselves, but for their children also. To do this, they must be capable of doing it; and capable they cannot be, unless they shall have been educated when children. Hence, to provide the young with education to keep them from future misery, is as much a duty as to provide them with food and clothing to save them from present death. This latter duty is recognized, at last. Not only is it accepted as something beyond question that

children must not be suffered to die of starvation, but similar care is also taken of incapable adults.

It cannot be said, even now, that this duty is adequately performed, but there was a time when it was not recognized. And if history had not recorded for our edification, we might imagine the opposition that was made to the efforts of those who first attempted to awaken their fellow-men to a sense of this duty. In those days, there were perhaps no *millionaires*, nor that great variety of sects now to be seen in the world. But if there had been, what would be our verdict upon one of those millionaires who had answered to the appeal in behalf of hungry, naked, houseless, perishing children, by parading the religious scruples which prevented his joining in the effort to prevent starvation, till precautions were taken to inculcate his own narrow sectarian faith or professions of faith?

To people in the habit of judging conduct—whether acts or refusals to act—by its consequences, not according to the rapidity with which they follow, but according to the good or evil, near or remote, interwoven with them, the iniquity of

leaving children to grow up uneducated appears much more flagrant than that of leaving them to perish unfed. What, then, must be thought of a *millionaire* of these days surrounded by children for whose education there is no provision, who declines to co-operate with others awakened to a sense of the enormity tolerated and connived at, and anxious to redeem the errors of the past? Before condemning him, we should be both curious and desirous to hear his justification. But would our condemnation be less or more severe when we learned from his own lips that it was "religion" which inspired him with the "holy" thought, not only of withholding his support from the effort, but of exerting himself, covertly and openly, to frustrate it?

Surely it cannot be, that this proposal to separate from the creeds of all sects the vital part in which they all agree, so that those portions in which they disagree may no longer be obstacles in the way of providing education for all children, is opposed, nay execrated as it is, because if acceded to, it would remove all plausible excuse for declining respect-

ably and piously to assist in relieving society from a prospect of suffering in this life which, but for improved and extended education, might be warranted to be nearly as lasting as that predicted without warrant for a life to come.

In the great struggle, the beginning of which was probably the beginning of society itself, but never perhaps so intense as it now is, not for mere existence, but for enjoyable existence, it has been at last discovered that such existence is unattainable without education. Is there any difficulty in the way of this education which can be properly characterized as "religious"? Can the luxurious expenditure of a few, and a dearth of educational means, co-exist in a religious community? And if so, what is the religion which entitles such a community to be considered "religious"?

The more a word appeals to the feelings of reverence and benevolence—the main-springs of our best conduct, when controlled and guided by intelligence—the more careful should we be not to allow ourselves to be drawn into vile, cruel, or debasing

courses by those who use it ignorantly or dishonestly. If "religion," rightly understood, mean anything, it means something which inspires us to make greater efforts than we should make without it to improve the condition of our fellow-men. People tell us that it means much more. Be it so. Let us not, however, neglect to repeat what your high-flying, all-embracing verbal-religionists seem disposed to overlook, "Don't forget that it does mean—Tender care for little children."

The "religious" opponents of universal education are full of tricks and contrivances to reconcile themselves and others to their apathetic toleration of that which covers the land with poverty and vice. In order to be exposed, they must be followed into all their shifts and windings. No sooner is it proposed to teach in common those portions only of religion in which all agree, and to leave to separate teaching, according to the consciences of each sect, those portions in which sects cannot agree with one another, than they resist the proposal without offering a substitute in its place. Resistance on behalf of the destitute against those who would

feed them with bread and water, clothe them in sackcloth, and shelter them in a refuge, would be highly commendable in men prepared to supply them with plenty of wholesome food, clothing, and shelter; but atrocious in men who would leave them to perish, after having driven off the charitably disposed who were tendering relief, however insufficient. But in this way do some act who profess to act in the name of religion. Spiritual destitution, by their own confession, rages around them. If they have not connived at it or overlooked its existence, because engaged in other pursuits more congenial to their "religious" temperament, they have failed to prevent it. Strangers offer such relief as they can afford—all that they can give, but less than they could wish. Are they to be warned off in the name of religion? Is it becoming, to proclaim that there shall be no partial relief for spiritual destitution, while omitting to afford the complete relief insisted upon?

Let us re-state the "religious" difficulty which stands in the way of education. The impossibility of bringing the young of all denominations together,

and instructing each and all in the dogmas peculiar to each, is universally acknowledged. In the face of this impossibility, it has been suggested that religion should be divided into two parts—one in which all concur, and the other in which one or more of the denominations cannot be brought to concur. It so happens, that the part in which all denominations concur is that which bears directly upon the conduct indispensable for well-being. It is the practical and secular part, as distinguished from the transcendental and ritualistic. "All or none," say the victims of religious illusions; and thus masses of children are shut out by "religious" people from all religious instruction.

Evil has been thought and spoken of that portion of religion in which all sects concur, without which worldly well-being is unattainable, and to which education ministers by preventing ignorance and incapacity, the chief causes of misery. Names, not of evil import in themselves, but used invidiously and disparagingly, have been applied to that part of religion which, in combination with education, has special regard to the concerns of this life. The

education has been called "secular," and the wisdom which it teaches has been called "worldly."

The sound of these words excites a kind of "holy" horror in some well-disposed but feeble-minded people, analogous to the indignation felt by the old woman who was, in reproachful tone, called an "isosceles triangle." Something terrible is supposed to be meant by them. People who are neither well-disposed nor weak-minded affect, when it suits them, to participate in this horror. A few moments, therefore, will not be ill bestowed upon the consideration of what these words really mean. Evidently, as often used, they have been intended to express directly, or to convey indirectly and covertly, censure or disapprobation. In Dr. Johnson's Dictionary it may be seen that the word "secular" is used in four different senses:

1. Not spiritual.
2. Relating to affairs of the present world.
3. Not holy.
4. Worldly.

Unless the third signification here given "not holy" be confounded with "unholy," not one of

these meanings makes the word "secular" attach any stain or reproach to the occupation or conduct to which it is applied.

Every industrial and domestic employment, every act, every profession, is secular. In some respects, the theological or clerical profession might be considered an exception. But even in that, spiritual efficacy would be very small if not aided by secular attainments, the acquisition of which calls for much secular effort and support. Admitting that the special vocation of the clergy is to prepare themselves and others for a life hereafter, their labours cease in this life, and their influence over a life to come ceases with this life. Prayers for the dead, even, must be offered by the living; and those who utter them will hardly deny that they became competent to utter them through much secular preparation, without any disparagement of the spiritual assistance which accompanied it.

The men engaged in all these secular employments could not have become proficient in them, and could not supply the public with commodities and services in their several "states of life"

without much secular preparation. Again, as a preparation for becoming capable and well-conducted men, boys need good secular education, and as a part of it require, at a very early stage of their development, to get a firm hold of the conviction that they must learn, practise, put forth their strength and bridle in their desires, so as to attain a knowledge of what they ought to do, skill and readiness in doing it, and a determination not to be seduced aside from that which they know they ought to do. Because the education which leads to this character of disposition and conduct is secular, and is called secular, is it the less religious? Does any education deserve to be called religious, in which this secular portion is omitted? Whatever else may be needful to make education fulfil all these requirements, the education from which such secular elements are excluded is irreligious. To omit conduct-teaching and to substitute word-teaching in its place—to neglect to form and exercise the understanding is more than "not holy," it is "unholy." To load the memory with words, regardless of their meaning or want of meaning,

and to accustom the lips to sound them, is to shut out the young from some of the chances of escaping the damage likely to be done to them in the name of religion. Supposing, then, that education in which the secular elements are exclusively attended to may be called "not holy," that in which they are omitted or ill attended to must be "unholy."

Some years ago, it was objected by one of our so-called religious men, after listening to a lesson meant to be a sample of conduct-teaching as already described, "You teach worldly wisdom." The teacher thus addressed, so far from defending himself against the intended imputation, said, "Granted, I accept your expression. And will you tell me wherein worldly wisdom is opposed to heavenly wisdom?" Your "religious" man is more practised in making than in parrying thrusts. His security depends upon his reputation for invulnerability. That gone, his feebleness is exposed. He is armed for aggression and mischief, not for defence. After turning over in vain all the stores of his capacious theological memory, he was obliged to confess that worldly wisdom, "properly taught,"

is not opposed to heavenly wisdom. "I don't say that I teach worldly wisdom properly, but I wish and mean to do so," rejoined the teacher. "And I will be grateful to you or to anybody else for pointing out where I am misled, so that I may correct my mistakes and teach what I intend—worldly wisdom." The man of "heavenly wisdom" having no corrections to offer, the teacher asked if he might understand that, in his opinion, worldly wisdom properly taught is not opposed to heavenly wisdom. That he admitted was his opinion. "May I ask further," continued the teacher, "whether worldly wisdom is not an essential part of 'heavenly wisdom?'" Again he was at fault. From what he had heard, he was aware that worldly wisdom, so far as it had been expounded, meant knowledge how to acquire and apply wealth, and that without wealth charity was impotent and almost meaningless, since it would be impossible, without wealth, to feed the hungry, to clothe the naked, to shelter the houseless, to cure the sick, to teach the ignorant. "Worldly wisdom" was but a weapon drawn from the clerical quiver, powerless to wound when striking

against one armed with worldly wisdom, or with common sense and common humanity welded together.

Some instruction may be gleaned from a little closer examination of what is implied by "heavenly wisdom," as thus invidiously contrasted with "worldly wisdom." Can it be shown that "heavenly wisdom" or the "perfection of wisdom" ever disregards human well-being, or teaches how human well-being is procurable independently of worldly wisdom? To scorn or disparage worldly wisdom is to scorn heavenly wisdom, or ignorantly to misapprehend it. It may be said that, since human well-being is dependent upon heavenly wisdom, we ought to long and labour for heavenly wisdom above all things. But long as we may, if we would reach what we long for, we must labour in the right way. Heavenly wisdom is worldly wisdom made perfect, and is approachable by man only through secular or worldly means. If we would learn whether a man had attained heavenly wisdom, or how near he had approached to it, must we not search for and examine the secular or worldly signs

by which his claims to heavenly wisdom can alone be judged? Has he, from his youth upwards, been working and learning and applying his knowledge so as to make himself a benefactor, according to his opportunities, of his fellow-men? Or has he been satisfied, like a beast of the fields, to accept such fruits of other people's labour as were bestowed upon him, and to consume and enjoy them, undisturbed by the agonizing cries of multitudes living or dying around him? Heavenly wisdom, or as near an approach to it as can be made by man, might be conceded to the first, but must be denied to the second. It must also be denied to the millionaire, who only shows signs of consciousness that misery, the consequence of ignorance, is spreading unchecked around him by the "religious" efforts which, in his "dismay," he makes to oppose those who would introduce education to check it for the future.

Teachers who think that knowledge is requisite as well as earnestness to fit them for their vocation, and that a little modesty and diffidence may be advantageously combined with both, will be conscious that "heavenly wisdom" is more likely to

be improperly taught than "worldly wisdom." It will be obvious to them that one safeguard against this greater danger is to confine themselves to teaching heavenly wisdom through its subordinate—worldly wisdom. Worldly wisdom is human, practical, and definite. Heavenly wisdom is nothing if it be not all that and something besides.

Heavenly wisdom stands related to worldly wisdom much as religion stands to goodness. Goodness admits of being judged of through conduct—through the conduct of man to man and to society. The former cannot be separated, in man's limited capacity, from the latter, without danger. To attempt to teach, to inculcate, to enforce "religion" regardless of goodness, would be to spread ignorance, superstition, and desolation over the land. All history bears witness to the evils inflicted upon the world, not by religion, but by men acting in its name. There is no abomination, no species of atrocity, which has not been perpetrated by men in that holy name. Let us of this generation beware lest we add to the iniquity of suffering children to be deprived of education, by pretending

that it is religion which necessitates our doing so. As commerce has been relieved from the restrictions imposed upon it in the name of "protection," so let education be relieved from the obstructions placed in its way under the pretence of helping it on by "religion." Ignorance and pauperism have taken deep root among us. Education is invoked to eradicate them. Its aid is seen to be indispensable. Conspirators are plotting against it. They must be resisted; and not the less watchfully and energetically because "religion" is their pass-word.

To return to the point from which we started: It is admitted that there are vast numbers of people among us ill-lodged, ill-clothed, and ill-fed, and, as a consequence, suffering greatly from disease and ill health, as well as from want. Grieved as we may be to be compelled to make this confession, we cannot, in the present state of our knowledge, affect to be surprised. For we know that ignorance, drunkenness, improvidence and dishonesty prevail widely, and that these failings and vices always bring want and misery along with them. We also

know that there is but one means of preventing the growth of these failings and vices, and that is Education, or a course of instruction which will impart to the young the knowledge necessary for good self-guidance, combined with a course of discipline which will impart to them the disposition to act in harmony with what their intelligence recommends.

There is no occasion to discuss here whether any or what efforts, besides those comprised under the head of education, are called for in order to prevent the continuance of like misery. It is sufficient for our purpose to state that, whatever efforts may be made to avert future misery, education must form a part of them, if they are not to be vain.

The tendency of the times, happily, is to concur in these views, although as yet they have been very partially and imperfectly acted upon. For this backwardness in making conduct keep pace with conviction some, if not a sufficient, excuse has been offered. Attention has been called to the "verbal illusions" which have permitted a shadow or phan-

tom to be passed off as the substance or reality of education, and to the "religious illusions" which have induced some well-disposed people to obstruct all education, because they could not force upon others, in combination with education, what was not considered and would not be accepted as religion under its name. When these illusions are dispelled, as they cannot fail soon to be, efforts will be made and vigorously followed up, and no relaxation in them endured, till education will have become as certain for each child as its very existence.

What arrangements or organization ought to be adopted by the Government, or by society at large, to supplement the efforts of individuals, or to compensate to children for the absence or negligence of their own parents; whether there is to be a general rate, or local rating, or no rate, voluntary effort stimulated by a higher spiritual instruction being all-sufficient, may be considered on some future occasion. This much may be hazarded here without any danger: Clearer conceptions of what ought to be aimed at by education must take precedence of increased efforts to extend it, if the good

expected from it is to be realized. Let clearer views concerning education once be made to prevail, all fears for any want of its adequate extension may be dismissed.

PART II.

HINTS CONCERNING THE WAY.

A KEEN sense of difficulties in the way is quite compatible with a very imperfect knowledge of the way itself. Of the two, however, a knowledge of the way is by far the more important. Having done our best to point out, in order to remove, the difficulties, our task would be incomplete if we left off without giving, or attempting to give, some clearer and more precise indications by which the right way may be distinguished from the many wrong ones which have led, and are still leading, to a journey's end very different from the one hoped for. We now propose to make the attempt, though at the risk of some repetition. There is less blame in telling the wayfarer his way more than once, than in neglecting to tell him at all.

Whither would we go? and whence do we start? We wish to arrive at a healthy and vigorous maturity, with knowledge and a disposition to act so as to promote the general well-being, since with that knowledge and disposition each is best able to secure his own well-being. We start from infancy, feebleness, and ignorance. How small a proportion of those who have started can, hitherto, be said to have reached the desired end! How many have broken down by the way, and how many have left ignorance to be landed, not in knowledge, but in prejudice and superstition—obstructors, not promoters, of well-being!

The incidents of the way were at one time thought to be beyond human cognizance and control, and the means available for securing a speedy and safe arrival were little understood. Wiser thoughts and more knowledge are now dawning upon us. But there is much to be done to raise our practice to a level with knowledge long familiar to a few, to say nothing of the knowledge lately added to our former stores and generally accepted.

While the various operations of industry are

proceeding in their regular course, efforts are being perpetually made by a few among us to find out and adopt new methods by which better results may be attained with the same, or even with less labour. When we consider the results of these efforts, we cannot but be struck with the magnitude of the success which has attended them. And when we consider the energy with which similar efforts are persevered in, we cannot but be struck with the confidence felt by those who make them that many better methods of production have yet to be discovered and applied.

Until exception is taken to the conclusion that all these efforts are highly commendable, and that the results achieved are a great blessing to mankind, it might be assumed that nobody could view them with other feelings than those of delight and gratulation. But exception has been taken. It has been objected, and not without some appearance of reason, to people who are in the habit of pointing with unmixed satisfaction to these triumphs of industry, that large masses of mankind seem to derive little, if any, benefit from them. Granting, it is insisted

that more of the necessaries and comforts of life are produced, the enjoyments derivable from these sources are as completely shut off from a large portion of society as if they existed for nobody.

In the presence of surrounding facts, there certainly is no escape from the admission that an increase of wealth in this country, steadily progressive for many years, has been quite compatible, thus far, with an undiminished number of individuals suffering, in some of its many forms, from the consequence of insufficiency of shelter, clothing, and food. If it be true that while the population of this island has increased from ten to twenty millions, the percentage of paupers has diminished from eight to five per cent., not only will our pauper population be greater, but possibly, being more closely crowded together, their sufferings may be aggravated. The contrast, also, between their unimproved state and the improved state of others, is painfully conspicuous.

Nor are we allowed to confine our attention to the strictly pauper class, when estimating the extent of privation which is compatible with the great increase

of wealth consequent upon greater industrial capacity. They who are most intimately acquainted with the dwellings and modes of living of the much larger numbers that are on the verge of pauperism, constantly in danger of being driven upon the rates, describe their suffering as more intense than that of the actual paupers.

Year after year, as first one calamity and then another adds to the extent and bitterness of the suffering from ordinary privation, when the intervention of charity on a larger scale than usual is brought to bear, the confession is wrung from us, unwilling as we may be to make it, that charitable contributions are unequal to do more than effect a trifling alleviation of the suffering crying for relief.

Nothing short of a well-founded conviction that a state of society in which a large mass of paupers, with a larger mass of poor verging upon pauperism, is a part of the inevitable future, as it is an unquestionable fact of the present, can justify our turning aside from the consideration of the means by which the destitution hitherto present among us, the relief of which has ever been beyond our

resources, may be prevented or greatly diminished in the future.

If at the end of the last half of this century, the population of this island is to be again doubled, as it was in the first half, and the proportion of paupers, were, beyond all present appearance, to be reduced to three per cent. we should still have a largely increased mass of pauperism, with a corresponding increase of those living on the verge of pauperism.

The probability of such a future, not to mention the possibility of a worse, can hardly be contemplated without a shudder by those who wish to look forward hopefully. But is such a future preventible? and if so, by what means? An attempt to point out some of the means which seem available, although as yet unused or less used than they might be, will furnish at the same time an opportunity for judging whether the sad future seen to be possible may be prevented.

A clear perception of our present position in this country, as compared with the past, what has made it as good as it is, and what may have prevented its being better, will prepare us to

enter upon the further inquiry which may be needful.

We have not far nor long to look for some of the causes which have enabled us to live in our present numbers and with our present comfort. While the island and the elements of power and fertility inherent in it are much as they were 1000 years ago, the capacity of its inhabitants to turn these elements to account usefully for man has been steadily on the increase from century to century. And during the last century the progress has perhaps been as great as during the previous nine centuries. This increased capacity of man is resolvable into his increased knowledge, and his increased aptitude in applying his knowledge, and in using what he has been able to produce. But when we call to mind the number of ill-conducted, ignorant, and incapable people who form a considerable portion of our whole community, can we fail to recognize that, while we are as well off as we are in comparison with the past on account of our improved capacity, we are as ill off as we are compared with what we might be on account of the incapacity which still adheres

to so many of our number? How has this advance of capacity in the majority been brought about? and why has it not been imparted universally? Can it be said that the attempt has been made, but in vain, and hence given up in despair? We have no evidence that the attempt has been made. We have not, therefore, that reason for despair. But even had it been made and failed, our experience in other lines of effort would warrant our expecting future success through renewed efforts better directed.

Let us examine the state of the case more minutely. The aggregation of individuals which constitutes society is made up of adults passing on to decay and death, and of infants advancing to adolescence to take their places. If we ask whether the new-born children will inherit the capacities of the adults whom they are destined to replace, must not the answer be that their capacities will depend, partly at least, upon the efforts made to impart them? And when we see numbers ungifted with such capacities, we must suspect that the efforts to impart them have not been generally made, or that the efforts have been ill-directed. It

is worth inquiry whether there be not a wide scope for making more as well as better effort.

The efforts required are on behalf, not merely of a part but of the whole of the children, and the only quarter to which we can look for these efforts is the adults. The neglect of adults to make these efforts, or the misdirection of their efforts, must be followed by those invariable consequences of ill-conduct—want and suffering in some of their many forms. On the other hand, a wide prevalence of want, in conjunction with filth and ignorance and that course of conduct which society is perpetually striving to repress, makes one more than suspect that the teaching and training requisite to impart the capacity of good self-guidance have been omitted.

The attempt to classify the prisoners convicted at our various criminal courts according as they can read and write and cipher, or read only, perfectly or imperfectly, or not at all, is evidence of the direction in which thoughts are running concerning the causes of crime. And additional evidence is presented to us when we read in the *Times* a description of the frightfully neglected state of the

children of drunken and utterly degraded parents, under the head "How CRIMINALS ARE MADE."

People who have never seriously considered the subject, and who are inveterately addicted, by mere force of habit, to affirm that good conduct and ill conduct each spring from congenital goodness or badness of disposition, would be somewhat startled, if not utterly depraved themselves, at hearing that they were supposed to be capable of treating, or rather ill-treating, their children in accordance with their own expressed convictions. They feel, if they do not know, that whatever differences may exist among children at birth, their characters and attainments will be greatly influenced by the circumstances in which they are placed after birth.

In claiming effective teaching for all the young, it is assumed that, without such assistance, children will not grow up into intelligent men; *i. e.* into men knowing, at least, what they ought to do and not to do as good members of society. And in claiming effective training, it is assumed that children will not, without such assistance, grow up into well-conducted men; *i. e.* into men intent

upon seeking their own enjoyment in those ways alone which promote or, at all events, do not disturb the enjoyment of others. Some adults, let us hope very many if not most adults, know what all people ought to do and not to do; they know that this knowledge can be imparted to most children; and they know also that most children may be trained to take pride and pleasure in doing some things, and in refraining from doing other things, according to the good or evil consequences which they have learned will follow from them.

While some, perhaps the more important, part of the teaching and training of children may best be conducted in their parents' homes, another part is much better conducted in schools, or in appropriate buildings, where the children are gathered together in numbers under experienced and specially instructed teachers. The remarks already made are our justification for assuming here, that all children ought to gain admittance to some such school. Let us now endeavour to give a condensed description of the state of intelligence and disposition in which they ought to leave it, when summoned to take

their share of the work of life. Nothing need be said by us about those attainments which everybody admits ought to be possessed by all without exception —such as those of reading, writing, ciphering, &c. Our attention shall be concentrated upon the state of intelligence and disposition—upon the state of consciousness inducing and directing efforts which, amid all individual varieties, ought to be a common characteristic. With matters such as the following, all ought to be familiarly acquainted, upon whatever other matters they may be allowed to be ignorant or imperfectly informed:—

1. The earth, or that portion of it into which we were born, has become what it is, through a long succession of years, by human labour, can only be maintained as it is by equally well applied labour, and can only be improved by better applied labour. He who omits to do his share of work, according to his strength and capacity, whatever may be the customs and arrangements of society, lives by the labour of others, and is in striking contrast with him who strives to do his share of work, and is besides inspired with the ambition

of contributing by his labour to the maintenance and solace of the incapable. The first is one of the encumbrances, as the latter is one of the mainstays, of society. Were all men of the latter description, great progress would already have been made towards banishing destitution.

2. The earth has been made a so much more comfortable abode for man than it ever was before, by the superior knowledge and skill with which he is able to direct his labour. A man incapable of bringing to bear a fair share of knowledge and skill, in combination with industrious habits, however deserving of our pity he may be on account of the neglect of others in which his incapacity may have originated, is also an encumbrance, because incapable of replacing what he consumes. He who is ever striving to extend and improve the knowledge and skill with which he performs his work is one of the saviours, upon whom society relies to be sustained against the idle and ignorant who would pull it down, and to be helped forward to a brighter and happier future.

3. Not only must our ancestors have worked

intelligently and skilfully, but they must have abstained from consuming the whole of the products of their industry, in order to make the earth as comfortable a place of residence as possible for their children and children's children, as well as for themselves. He who uses the products of his own industry and those which he has inherited in this spirit, shows himself worthy of the good bequeathed to him by transmitting it unimpaired and, if possible, improved to those who are to come after him. However pressing the wants of the present may be, the attempt to satisfy them must be regulated by a due consideration of the wants of the future with the means likely to be available for satisfying them. The products of industry may be so consumed as to inflict damage, as well as to build up health and strength and ward off pain and sickness. Drunkenness and gluttony are names given to two of the forms of this pernicious kind of consumption; and unthrift serves to denote that kind of consumption which leaves unheeded the claims of the future.

However inexplicable and intolerable the unequal

shares of enjoyment from the products of industry, and however capricious the distribution of work allotted to each may appear—whether they may be hereafter accounted for and justified or altered—no pains ought to be spared to cause these great truths to stand out clearly, and to be impressed deeply upon everybody: whatever other causes must concur to make this earth a comfortable residence for man, they will avail but little without his own intelligence and good habits. He must be possessed of industrious habits, with knowledge and skill to give them the best direction, and with a capacity of deriving a large part of his present enjoyment from the contemplation of what he has put and is putting aside for the future.

Turning, for a moment, from the young, who have to be taught and trained in the observance and practice of precepts based upon these truths, to adults, with whom we must deal as we find them, we cannot but observe how many there are who act as if these truths were unknown to them; how many there are who acknowledge them—who confess that they are undeniable, and yet ignore them in their

conduct. As if ignorance would not supply the world with a sufficiency of misery, the ignoring or non-use of knowledge is brought to assist in adding to misery in the present, and in perpetuating it in the future. Without the admonitions and warnings derivable from attention to these facts, many difficulties and obscurities might impede the progress of those who are bent upon interpreting the book of life so as to extract from it trustworthy rules of conduct.

4. Let the earth be ever so well prepared for the reception of new-comers, the possession and control of the products of industry must be vested in adults. Very little observation, however, suffices to convince us that many adults are not possessed of any portion of these products; and among those possessed of some, are many who have much less than will suffice for a comfortable and healthy existence. These inequalities of distribution, on the shift as they perpetually are, present themselves to our eyes as plainly as the heavenly bodies above and around us and their movements. How long the inhabitants of earth remained in ignorance of the laws which regulate the latter, and by what means that

ignorance has been removed, is pretty generally known. Men are still very ill-informed concerning the former, and talk and write and act accordingly. By applying our knowledge of the means by which ignorance concerning the movements of the heavenly bodies was got rid of, we shall be assisted in the efforts necessary for getting rid of the ignorance which prevails concerning the apparently capricious distribution of wealth.

5. However capriciously possessions may seem to be distributed, an incessant movement is observable from one set of hands to another. They who begin their career without wealth, come into possession, some by inheritance, some by gift, and some by the sale of their services or work. In all these ways wealth is voluntarily surrendered to them by its previous possessors. There are other modes of attempting to obtain wealth from its possessors against their consent—by fraud or by force. But these attempts are resisted by society—are forbidden by laws, and the public force prepared to secure obedience to them. The laws which declare who shall be entitled to possession confer the "rights

of property." The laws by which those rights are guaranteed against the interference of others not declared to possess them, constitute what is called "protection of property." Laws for the protection of property would avail but little in any community where the majority did not feel respect for property, whether its security were guaranteed or not by law. Indeed it is difficult to conceive how laws for the protection of property could ever have been thought of, or, if thought of, enacted and enforced in any community, till some of its members had acquired feelings of respect for property, and many more had become sensible that such feelings ought to prevail.

Feelings of respect for property are not the creations of law. They are the creations of judicious teaching and training—teaching to explain what a miserable horde of savages men must be without respect for property, training to cultivate habits and conduct in harmony with feelings of respect for property. Respect for property is no more to be expected without judicious teaching and training, than intelligence, industry, skill, economy, and

sobriety. Deficiency of respect for property implies deficiency in the other industrial qualities, and hence deficiency of wealth and its consequences. Respect for property, in perfection, implies reliance of the larger part of mankind at one period of their lives, and of a considerable part during the whole of their lives, upon the exchange of their labour for the means of subsistence and enjoyment.

6. As the future existence of a community in undiminished happiness depends, among other things, upon the continued replacement of the wealth consumed, and as its existence in increased happiness, or with a diminished intermixture of misery, requires that the wealth consumed should be more than replaced, it is obviously desirable that some of the possessors of wealth should keep both these purposes in view. Our lot being cast in an age when the work of forming society has not been imposed upon us, but rather that of adopting and, if needful, of improving one ready formed, our first step, in this state of circumstances, should be to observe what has been and is being done in order to meet the wants and requirements of all parties.

Very little observation suffices to bring to our notice, that some of the possessors of wealth buy services and labour from those who are willing to sell them, and pay to other possessors of wealth for the use of the wealth which they are willing to lend. The possessors of wealth, besides, unite together, sometimes in small, sometimes in large numbers, to undertake works which could not otherwise be done so well, if at all. These industrial customs and arrangements seem well adapted to suit

a. Those who, having no wealth, are glad to exchange their labour for wealth.

b. Those who, though having some wealth, prefer to lend it to be employed by others, so that their whole time and thoughts may be devoted to the acquisition of more knowledge, skill, and experience; whether to make their labour and services better worth buying, or to qualify themselves to buy and direct the labour and services of others.

c. Those who have a capacity and inclination for guiding the labour and services of others, and who can attract the wealth of

others, whether by loan or by association, to aid their own efforts to replace with increase the wealth consumed.

The names which are given to these contracts and to the parties who make them are of secondary importance. Of course they should be learned, and be well used after they have been learned. But what is of primary importance is, that all should ask and be able to answer to themselves, whether it be desirable that such contracts should be made —should be sanctioned—should be approved and encouraged; or that they should be barely tolerated and permitted, or even be condemned and forbidden. If the answer be in favour of these contracts, it follows that, when made, they ought to be faithfully performed. For it is plain that the parties who enter into these engagements do so in the expectation that the engagements will be performed. And expectation, when society is no longer in its infancy, is the offspring of experience, which has taught us that although breaches of contract are not unknown, they are few when compared with the number of contracts faithfully performed. If

experience had taught us differently, it would have taught us at the same time, that the contracts were much fewer than they would be if their performance could be more confidently relied upon—that less work was done, less wealth produced, and less well-being secured. Honesty, trustworthiness, or fidelity in performing engagements, must therefore be added to the other industrial qualities requisite to maintain an advanced state of society and to assist in its further advancement. It need not be asked when people ought to begin to be honest, or what services of adults are requisite on behalf of the young to secure an early growth of honesty.

7. There are some consequences frequently complained of and deeply to be deplored, which have hitherto followed, if they have not resulted from, the industrial arrangements and customs just mentioned. Some, who sell their labour and services, earn enormous incomes; and others cannot earn the means of even decent subsistence: not to mention the rates of remuneration between these extremes, little adapted to the relative wants of those who receive them. If employers were com-

pelled to distribute the wages-fund at their disposal among the labourers, not according to their estimate of the producing powers, but according to the wants, of each labourer, or rather if it were vainly attempted to compel them to do so, what hopes would there be of the increase of our insufficient store of wealth, or even of its replacement as fast as it is consumed? When the wages-fund is distributed according to the producing powers or industrial qualities of each labourer, insufficient wages imply either a deficiency in these qualities or an insufficient wages-fund. "Be possessed of these qualities," say employers to labourers, "and we will seek to buy your labour. Come without some or all of them, and we must decline to give you more than it's worth, or to buy it at all." If blame attach to anybody for the prevalence of insufficient wages, does it attach to employers who are ready to pay well for good service; or to others, whoever they may be, who connive at the rearing of children into men, miscalled labourers, since their labour is worthless?

Some of the conflicting opinions current, with

the opposite lines of conduct to which they give rise, ought not to be left unnoticed. There are labourers who strive to place limits to the quantity of work which the more expert are capable of performing. Labourers striving in this way are in opposition to employers who distribute the wages-fund at their disposal, on the principle of giving to each labourer wages proportioned to the estimate which they form of his producing power. Labourers striving in this way attempt to impose limits upon production, while employers are intent upon making the labour which they have purchased as productive as possible. The first, whatever countervailing advantages they may secure, impede the growth of the future wages-fund, whereas the second are aiding it: employers or payers of wages doing that which will conduce to higher wages in the future, labourers or receivers of wages doing that which will keep down future wages.

Workmen who can in the same time produce twice as much as the larger number of their fellow-workmen, and forbear from putting forth their strength to earn double wages, have been held up

to admiration as "self-denying men." But is self-denying commendable, irrespectively of its purpose? Let us compare two sets of capable men, each intent upon self-denial for the good of other workmen and of society. One set refrains from doing more work than the less capable. The other set does its work as well and as quickly as possible; but instead of consuming, saves and transfers into capital the extra wages awarded to the extra work, *i.e.* it adds them to the wages-fund. Both sets are equally self-denying, so far as they abstain from diminishing the wages-fund. But the latter adds more to the wealth of the community by the full exercise of its industrial capacity, and puts itself in the way of the improvement which generally follows from such exercise; while the former shuts itself out from that means of self-improvement and of adding to the wealth of the community.

Epithets conveying praise and blame must not be allowed to take precedence of reason. They must wait upon it. A workman ought not to be discouraged in his efforts to obtain as large wages as possible by imputations of selfishness, or to be

flattered into slackness of effort by the laudation bestowed upon his self-denial. Whether a man be thrifty or miserly cannot be decided by the mere knowledge of his abstinence from consuming wealth, but by the knowledge besides of the purpose for which he abstains.

Limits ought to be placed upon the quantity of work undertaken or performed, but not for the purpose of producing little. Considerations of health and comfort ought to be kept in view. The use of wealth being to promote well-being, intentionally to sacrifice the well-being of others in the pursuit of wealth, is an act of atrocity; to sacrifice one's own, an error of judgment. One of the functions of reason—of the capacity of self-guidance, is to enable men to judge for themselves the quantity and quality of the work which they ought to undertake.

The distinction between a protracted strain and a temporary strain upon the powers, is obvious. The latter may frequently be endured without hurt. And besides, in the performance of social duties, man learns to think and act for the society of which he is a member, and not for himself apart from society.

He braves contagion, encounters danger, mans the pump, launches the life-boat, and confronts the burglar and invader.

Capacity for good self-guidance, aided at starting in life by the experience and advice of elders, is the one thing needful to enable each individual to seek and select the best among the numerous and various kinds of work in which he sees others engaged around him. All that is required of him is, that he should work to the best of his ability in whatever he undertakes. It is open to him to change his employment if he should have made a wrong selection in the first instance, or if accident or ill-health should partially incapacitate him. He must also be prepared to accommodate himself to the changes which may be introduced into the line of employment chosen by him, or to shift to another. There is work for the strong and the feeble, for the hardy and the delicate, for the clear-sighted and the blind, for the adventurous and the quietly disposed. Not any one of these is shut out from useful employment, if he be possessed of the industrial qualities. There is work which asks for every superiority of organiza-

tion and accommodates itself almost to any inferiority, whether of the eye, the ear, the voice, the taste, or the touch. There is continuous and intermittent work—work at sea and on land, at home and abroad, by night and by day, in town and country, in the open air and under cover, sociable and solitary. Certain customs and arrangements, the results of past experience, have established themselves in various kinds of employment. Many of these may be open to improvement. Many must make way for others, rendered necessary by the introduction of better methods of production. One step towards discovering and adopting the best industrial organization, is the acquisition by each individual of the capacity of good self-guidance, whereby he may select the kind of employment most in accordance with his tastes and powers, and throw himself into it with the twofold purpose of excellent results in workmanship and of self-improvement. Others equally reasonable combining their efforts with his, will scarcely fail to bring about that organization which will most conduce to the productiveness of industry and the well-being of the industrious.

8. However much the arrangements and combinations of industrial life may be modified, it is difficult to conceive how some such relationship as that between employers and employed can ever be superseded. The former have capital, partly their own, partly lent to them by others, with which they desire to earn profit, and which they cannot earn unless they attract and engage the services of labourers. It may be assumed that employers, as a rule, are intent upon earning for themselves as large profits as possible, with the capitals and efforts which they choose to devote to the business of production. They are liable to mistakes, and will occasionally be thwarted, but they will aim at this result to the best of their ability; and so far as they succeed, these other results will also be attained :—

a. The largest possible addition will be made to the wealth of the whole community.

b. Encouragement will be given to all labourers disposed to improve and apply their producing powers; because employers, in their efforts to earn as large profits as possible,

will distribute the wages-fund at their disposal among labourers according to their estimate of the producing powers of each.

c. Capital will be transported to labourers, wherever they may be found capable and ready to work under it profitably to employers; or, if capital can only be employed to the best advantage in places where labourers are not, or not in sufficient number, labourers will be attracted to the capital. The efforts of employers and employed equally tend to bring about that combination of capital and labour which will lead to the largest production of the commodities most desired; the first seeking the largest profit, the second the largest wages.

d. The best forms of union between capital and labour will be promoted by the efforts of those capitalists whom it does not suit to employ their capitals, to lend their capitals to employers who can at the same time give good security with the highest rate of interest: employers who can afford to give

the higher rate of interest being those who can earn the larger rate of profit, or employ labour most judiciously.

It ought not to be kept from the notice of pupils, that these propositions are utterly irreconcilable with certain opinions widely current in the world; and it is desirable that the propositions which alone can warrant such opinions should be clearly stated, so that there shall be no mistake as to the necessity of abandoning one or the other set of propositions.

Capital and labour, capitalists and labourers, employers and employed, according to what has been represented above, are mutually attracted towards each other. They thrive or fail together. In opposition to this, the produce of capital and labour has been represented as a fixed quantity, to be divided between employers and employed. Whence the inference, that the larger the share of the one, the smaller the share of the other; that wages rise as profits fall, and profits rise as wages fall; and that capital and labour, although unproductive apart, come together as antagonists. It is easy to conceive how a feeling not the most friendly, a struggle

breaking outi nto bitter hostility, might grow out of this mode of viewing the relative positions of employers and employed. People under the influence of such views may challenge their adversaries to deny, that a struggle is perpetually going on between employers and employed. Their adversaries, demurring only to the use of a term which implies ill-feeling, will admit that each party has constantly in mind, the one to obtain as good wages as possible, the other to obtain the greatest producing power at the lowest wages. Obstacles, familiar to everybody, prevent the ready coming together on all occasions of the employers who can offer the best wages and the labourers who can offer the best and most suitable service, so that between the two the largest addition may be made to the future wages-fund. Nevertheless, the tendency of the efforts of each is to bring together the labourers who can tender the service required, and the employers who can best pay for it, and best turn it to profitable account: the struggle, if the term must be used, being rather of labourer against labourer, and employer against employer, than of employer against labourer.

Before dismissing the thought and the language in which it is expressed, the case of employers or associations of employers who grind down their labourers, ought to be examined in all its bearings. There can be no difference of opinion that the state of mind attributed to employers by those who use the word "grind" is detestable. But, while admitting its bad moral effect upon labourers, are we prepared to trace any other bad effects to it? The grinding down of some labourers cannot be accomplished except by leading to the employment of more labourers out of the same wages-fund, or by leaving some of the wages-fund unemployed. If the former, whence came the additional labourers? How happen they to be attracted to such an employer? Could they not do better for themselves elsewhere? Or what would they do, if this employer had not got some surplus fund at his disposal by grinding down other labourers? But if the employer, through grinding down his labourers, is left with a portion of his wages-fund which it does not suit him to employ in his own business, he will lend it, should he be intent upon increasing his gains, or he will

consume it for his personal enjoyment. The wages-fund, however, is not diminished by his lending it—it is only applied by some other employer who supplies wages to some other labourers. The wages-fund is diminished, if the employer consume what he succeeds in holding back from labourers by grinding down their wages. Apart from the odious state of feeling, which may be reprobated without disturbing our judgments, a grinding employer can do no more than alter the distribution of the wages-fund, unless he follow up the grinding down of his labourers by consuming what he withholds from them. The damage which he will do, or the good which he will omit to do, will be through the expenditure of that which had better been added to the wages-fund. And our disapprobation of his conduct must be extended to that of all who indulge in profuse or luxurious expenditure, instead of making greater contributions to an insufficient wages-fund.

Grinding, or niggardly, or shabby employers will probably not be those who contribute most to the growth of the wages-fund, since they will not attract to

themselves the more efficient labourers, nor conciliate the most zealous service from the inferior labourers that they are compelled to put up with. Employers having the control and direction of capital, and being the organizers of labour, with a wider experience than the labourers whom they employ, may be looked upon as the parties upon whom reliance is principally placed for the maintenance and growth of the wages-fund. Not to them, however, ought we to look exclusively. For an adequate wages-fund in the future, as a means of future well-being, we need the joint efforts of capable labourers and capable employers, who follow up their efforts by judicious abstinence from consumption, or by economy.

Very opposite judgments will be formed of the doings, whether of labourers or of employers, according as the whole or a part only of the consequences are foreseen.

Labourers transfer their services from a district or employment in which they are not wanted or little wanted by employers, to another in which they are much wanted. To judge rightly of the

propriety of this proceeding, we must consider the effect upon themselves, upon their fellow-labourers and the employers whom they quit, upon society at large, and upon the employers and the labourers already at work in the district or business to which they transfer their services. The migration of the labourers might be judged very differently, according as the last effect only or all the effects were considered.

The migration of the labourers might originate in their own energy and anxiety to better themselves, or it might be instigated by employers offering to bear the charge of their removal and to pay them tempting wages. The efforts of these employers to earn profit will appear mischievous or beneficial, according as we view the whole or part only of the consequences to be expected.

Employers introduce new arrangements or new contrivances which enable them to obtain much larger results with the same wages-fund, or the same result with a portion only of their wages-fund. A displacement of labourers will occur. Some will be unable to adapt themselves to the new process, and must seek wages elsewhere. Some can only

be made available in an inferior capacity. Others, some of whom perhaps were strangers at the time of the old and inferior methods, receive higher wages. Meanwhile, the same wages-fund enables the employer to earn a larger profit and add greatly to the previous wealth. According as the introduction of new machinery is viewed in one or all of its bearings, it may be spoken of with detestation as superseding the labourer, or with delight and admiration as aiding labourers to produce more, and thus increase the future wages-fund.

A number of labourers, at some former time in advance of others, or in some particular class of work, the custom in which has been to limit the entrance of new-comers, are in receipt of higher wages than are earned by labourers in no respect their inferiors in other employments. They cling fervently, not to say blindly, to their advantages. They insist upon maintaining these advantages by the continued exclusion of interlopers. It should not be overlooked, that while one consequence of their combination may be to secure for a time to themselves a rate of wages above that which equally competent workmen can

earn elsewhere; another consequence is to shut some of their fellows out of an employment which they would gladly obtain, and also to risk the transfer by their employers of their capital to places where as good or better workmen may be obtained at lower wages.

With the utmost efforts of employers and labourers, individually and collectively, to obtain for themselves the employment and service most remunerative and congenial, it is hardly to be expected that all, without exception, will be well-suited. But while each is anxious to do the best for himself—the employer to earn the largest profit, and the labourer to get the highest wage at the work of his selection—and each is liable to be thwarted in, or to be shut out from, or to fall short of his expectations, can any line of conduct be devised or suggested, whether to secure success or to mitigate disappointment, more likely to be efficacious for the good of all, than the cultivation of those qualities which enable us to become capable producers, and which prepare us to make the best use of our earnings, whether they be equal to, or more or less than, what we had hoped for?

An examination into the doings of employers and employed, and their influence, whether for good or evil, upon each other, would be incomplete without some reference to the origins of each. Were they the same or different? In some respects, at least, their origins were the same. Both employers and employed, if we look back a few years, had been infants and children, as they now are men. When did they begin to split, as it were, into two divisions? Not, certainly, till their school days were over. Did they branch off at once from school? No. Very little inquiry enables us to learn, that they who now occupy the position of employers were, with few exceptions, in the earlier part of their career, among the employed, preparing to become competent for the position of employers. And here it deserves to be noted, that of the young upon whose education the greatest time and expense are bestowed, by far the larger part are destined to rank among the employed, rather than among employers—in other words, to occupy the professions.

Boys destined to become employers leave their schools mixed indistinguishably with those destined

to remain permanently among the employed. They begin their industrial career together as the employed. As years pass on, the separation begins; and here it behoves us to notice the conditions under which the separation takes place. How many employed must there be for one employer? Whether we look at the farms, the factories, the mines, the railroads, the building-yards, the warehouses, the banks, or the counting-houses, everywhere we see the employed numerous, the employers comparatively few. We also see why these proportions are likely to continue; and why, therefore, the young should have their ambition pointed to something more conducive to their happiness—less likely to end in disappointment—than the position of employer, which must be unattainable by most of them.

There is another matter which commends itself to our attention. Well-being and contentment are within, as eminence and distinction are beyond, the reach of the many. Success is in store for all, with rare exceptions, who start in life duly prepared and directing their efforts to obtain the first. Failure is equally in store for those who strive to obtain the

second. Although employers form, necessarily, a small class compared with that of the labourers, admission to it is far more probable than admission to a distinguished post among labourers. All the professions require a special course of instruction and preparation, extending far into adult-life, during which the means of subsistence must be obtainable without earning. And the necessity of earning, long before adult-age is arrived at, is, and perhaps ever will be, the lot of the many.

Employers, however, do not exclusively or even generally rise from the ranks of the specially educated. They rise from the ranks of those who early engaged themselves to employers under whom, while earning wages, they might develop into capable men, whether to remain among the employed, or to become employers. Every one who acts up to the rules of conduct indispensable for success in any line, has more than once during his industrial career the opportunity presented to him, directly or indirectly—the question is put to him expressly or tacitly—will you join employers or remain among the employed? They who disregard those rules of

conduct have no such opportunity presented to them: they are excluded from the rank of employers, and barely tolerated in that of the employed. The option is given, not to the incapable, but to the capable—that is, to those possessed of the industrial virtues and, one of their fruits, capital. Will you persevere in earning wages and receiving interest on your capital? Or will you, either separately or jointly with others, employ your own capital? The majority of those who have this option continue to be labourers or wages-earners. The minority embark as employers or profit-earners. There is not more wisdom, more wealth, or more well-being in one lot than in the other. The artisan's lot does not compare unfavourably with that of the small shopkeeper; nor the lot of the highly paid official in a bank or large joint-stock company, or of him who has attained eminence in one of the professions, with that of the head or chief partner of the most thriving of industrial establishments.

A teacher, master of the information of which a mere sketch or outline has been given, will not be likely to forget that his younger pupils can have

done but little more than obtain a glimpse of that world in which he is preparing them to act their part. Certain fundamental principles, which they are quite as capable of understanding as their elders, with some of their simpler applications, and the rules of conduct growing out of them, are what alone he will attempt to teach at first. Progressively with the knowledge which he unfolds before them and which he assists them to make their own, their reasoning faculties expand, not only to the conception of its importance, but of its insignificance compared with that wider knowledge desirable for them, and of which their mental habits and discipline are to prepare them to obtain a command.*

While the highest perfection and the widest extension of knowledge with its applications must be reserved for later years, the scope for that which is communicable within the limits of school years may be wider than is generally imagined.

* A specimen of what the writer considers the best method of imparting the kind of instruction set forth—the fruit of many years' experience in teaching—may be found in a little book entitled "Progressive Lessons in Social Science," published by Smith, Elder & Co.

It will have been observed, that in the preceding expositions and illustrations of the kind of work awaiting the young, and of the conditions to be attended to in undertaking it, all considerations arising out of the use of money have been excluded, or more properly deferred for a time. This has been done in order that those conditions which are quite independent of money, and if hidden are not superseded by its use, may be clearly seen. Once clearly seen, they are not likely to be forgotten. When learners are in the way of investigating for themselves the circumstances which determine the rates of profit, interest, and wages, and their fluctuations, they will be on their guard against the false appearances under which these phenomena are frequently presented when spoken of in money-language. Wages, profit, and interest are measured, and received, and paid in money, but they are not money. And the fluctuations in them are independent of money, although apt to be distorted in appearance; sometimes hidden, sometimes diminished, and sometimes magnified to the eye unskilled to distinguish them through that medium.

Wages being paid and received in money, it may happen that, while money-wages remain unaltered, the portions of wealth or commodities obtained by the labourers will vary greatly at different times, because prices fluctuate. Here these questions intrude themselves:—Why do prices fluctuate? and within what limits will fluctuations range? Can they be foreseen and provided against? And how may conduct be modified, both before and after a fluctuation, so as to mitigate unfavourable consequences, should there be any?

Upon the right solution of these questions hangs no small part of our daily comfort and of our security for the future. And the process of solving them, preceded as it must be by systematic preparation, is among the most improving of intellectual exercises. The student attempts their solution under great disadvantage, if he have not already familiarised himself with questions arising out of "division of labour," "interchange," and "fluctuations of value;" and if he be not already impressed with a sense of the excellence of the arrangements by which the more experienced employer assumes the risk as well

as the direction of the labour which he purchases, while the less experienced labourer receives his wage, governed in some measure by the employer's estimate of its worth, but paid out of capital, and not affected by the profit or the loss to accrue eventually to the employer. As the wages and other items of cost are disbursed in money, the profit or loss to be realised can only be ascertained after the products of labour and capital have been sold: and as many of these products can be sold only at a day far distant from the first outlay of capital, the probable future price has to be estimated, and the consequences of mistaken estimates and unexpected contingencies to be provided against.

Again: employers still calculating money payments and looking forward to future prices, have to decide whether they will persevere in the modes of production in operation, and go straight and direct to the production of what they intend to supply and sell; or whether they will defer awhile the return looked for, and contrive or aim at some intermediate means by which, at a later period, they may hope to derive a greatly increased profit.

These two methods of production are going on simultaneously under the direction and at the risk of the various employers—witness the agricultural produce, minerals, and manufactured articles brought to market, and the means of transport and communication provided; and also, the immense outlay for more effective machinery, railways, steam fleets, magnetic telegraphs, factories, &c. However large profits may be eventually, they have to be planned and risked for long beforehand—a work only to be embarked in safely and conscientiously by capitalists who, while looking for profit, are prepared for occasional loss and disappointment.

With rare exceptions, employers rise out from among the employed. All the employed are no more fit to be employers, than they are to be physicians, surgeons, engineers, or architects. Those who are fit, thrive and assist others to thrive when they become employers. Those who become employers when they are not fit, lose and suffer, and mislead others into like suffering. But the younger employed, likely to become qualified as employers, would mar and not improve their

prospects by hastening out of one grade into another, before they had saved capital out of their wages, and had acquired knowledge and aptitude by observation, reflection, and practice. These truths may be glossed over or pushed aside by teachers who have never thought of tracing to their source the insufficient wages and destitution too common around us. Words without definite meaning are employed, unknown to those who use them, in the place of words which have a meaning. "Competition" is affirmed to be the cause of evils which originate in incompetency, in some of its many forms; and "co-operation" is recommended for their cure. Very few questions suffice to expose the hollowness of the sound "competition" thus used. And to suggest more co-operation to a world only checked in its efforts at co-operation by the deficiency of the industrial qualities indispensable for success, and perpetually suffering from attempts at co-operation without those qualities, indicates a perversion of judgment which would be incredible, had not bad teaching and want of teaching made it so common. Can men deficient in the industrial

qualities be brought to co-operate successfully? Will men possessed of those qualities fail to co-operate wherever co-operation is likely to be the best form of industry, and to co-operate successfully?

Opportunities, as it has already been pointed out, are presented to all who have accumulated capital to become employers, with or without partnership, with or without borrowed capital. Most are deterred from availing themselves of these opportunities, conscious that they have not the administrative aptitude essential for the successful direction of capital, and that they can do better by selling their labour. Some decline to quit the vocation in which they have acquired or are expecting eminence—artists, authors, lawyers, physicians, surgeons, engineers, and others. They prefer the remuneration which their services command, and the interest on the capital which they invest or lend, to the chance of any profit which is likely to accrue to them from becoming employers. That some of the comparatively few who become employers, and assume the management of large establish-

ments, should realise large profits is no more than might be expected: a rare combination of industrial qualities being nearly as sure to command success as it is needful to justify the expectation of success. But even they who eventually quit the ranks of the employed, to assume the responsibilities and reap the fruits of a successful direction of capital and labour, serve a long apprenticeship to qualify them for the work. The refinements of modern industry which have grown out of the division and subdivision of labour, and the capacity to organise and concentrate upon one purpose the varied knowledge and skill of many labourers, are not to be mastered by everybody, nor by anybody without great application.

In looking back upon the joint efforts of employers and labourers—employers to engage the best labourers on the lowest terms and to earn the largest profits, and labourers to sell their labour for the highest wage; it is impossible not to see that the struggle between employers and labourers is neither the only nor the principal struggle observable in the industrial world. It may by the more clamorous, and may draw down the

more marked attention. But the silent and incessant struggle between employers and employers to earn the largest profit, and between labourers and labourers to get into the most desirable employment at the highest wages, are the agents most effectually at work to promote a distribution of profit proportioned to the capital and administrative talents of each employer, and a distribution of wages proportioned to the producing powers of each labourer. There is one form of struggle the only effect of which must be to diminish the future wages-fund, and to curtail future wages and profit—a suspension of work occasioned by a disagreement between employers and employed — consumption without replacement, and machinery, labour's potent auxiliary, transformed into an encumbrance during the period of suspension.

It is highly instructive to search for and trace out, through all the daily transactions of buying and selling and the fluctuations of prices, the influences at work to preserve and distribute the wages-fund, whether viewed as a whole or in its parts, in order to secure its being available for the

requirements both of the future and the present. Each labourer must look to himself for such management of his wages as will make them serve for his future as well as his present wants. The intervention of money enables him to disengage his attention from the special commodities which he may require for his future use, and fix it upon his savings as so much money put aside wherewith to buy them, whatever they may be, and whenever wanted. Upon each employer must devolve the duty of so managing the capital under his charge as to enable him to carry on his works and meet his engagements, whether the time when he will be able to reimburse himself for his outlay be remote or near. He is greatly assisted in forming his estimates by having a medium like money in which to make them. He pays wages in money, relieved from all care as to what portion of the wages-fund his labourers will draw upon with their money. The business of supplying labourers with the commodities which they will demand in exchange for their money is taken up by, and distributed among various employers and sets of employers, each

preparing for the supply of particular commodities. The preparation of these supplies is interfered with by numerous contingencies, more or less unexpected, which have to be provided for. Vicissitudes of the seasons and changes of tastes and habits cause some commodities to be produced and to be asked for in very different quantities at different times. Through such occurrences, the stores of particular commodities might accumulate in excess, or threaten to be unequal to meet future wants till more could be brought forward; or people might suspect that such surplus or deficiency was probable. In the case of a surplus, or suspected surplus, the anxiety of holders to get rid of it leads to a fall of price. In the case of a deficiency or suspected deficiency, the anxiety of consumers to get as much as before, and of holders to keep back wherewith to meet the future demand, occasions a rise of price. A fall in the prices of particular commodities enables consumers to participate in their abundance. And a rise in their prices forces upon consumers some economy of consumption. The united efforts of all parties, aided by the admonitions of the rise and fall of

prices, tend to maintain the wages-fund, as a whole and in all its parts, at a level with the requirements of the future.

The insight into the phenomena of industrial life desirable for the young to possess, and possible also, before they are summoned to actual work, may be carried to yet greater perfection. Instruction in the uses of credit, may follow upon that in the uses of money. The advantages of borrowing and lending have already been touched upon. To bring the two parties in these transactions together, and to afford facilities for the making and completing of contracts, a class of employers called bankers has sprung up. By their intervention, large values measured in money are paid and received, or settled for, without the actual use of money. Bills of exchange are also used to do away with the expense and risk of transmitting money to pay for imported commodities, while a like sum would have to be received in payment for commodities exported. A mastery of the principles involved in these various uses of credit is quite possible, without any thought of acquiring the familiarity or skill only to be obtained in the

counting-house. Unfortunately, considerable aptitude in counting-house work is to be met with, disjoined from a knowledge of principles, or even from the suspicion that any principles are to be sought for or acted upon.

It will not pass unnoticed in the schools that, with the use of credit and its advantages, have been introduced bankruptcies, closing of works, and industrial derangements in many other forms. To guard against these calamities, there is only one precaution that can be safely relied upon, or rather which cannot be safely omitted. As bankruptcies could not occur if credit were not taken at all, so neither would they occur if credit was not taken beyond a certain limit. Where credit is given as well as taken, the borrower incurs the responsibility of trusting to others capital not his own, as well as his own. The principles to be observed in the use of credit, by those who would not risk security and a fair character in the struggle for wealth, may be made plain and intelligible in schools. The application of the principles in business where borrowing and lending, or buying and selling on

credit, are mixed up in daily transactions under a variety of forms, has to be learned with the help of those who have already acquired experience in business. There can be no doubt that familiarity with the principles previous to leaving school must be a safeguard to any one about to enter into business, and a help to him to judge, while serving his time in a subordinate capacity, how far the business to pass before his eyes is conducted in the observance or disregard of them. Perchance, this familiarity may enable him to seize the opportunity and enjoy the gratification of warding off ruin from those who employ him: or, if they will not listen to him, of extricating himself from the ruin in which he might otherwise be overwhelmed.

To turn our thoughts back again upon the young who are continually leaving school:—With rare exceptions, they are destined at starting to enter the ranks of the employed. They are to form, if the expression be admissible, self-acting parts of a highly complicated piece of machinery—the latest result of all the improvements and refinements arising out of the adaptation of successive advances in

every branch of knowledge. Are they to be prepared or unprepared, well-adapted or ill-adapted, to perform the functions expected of them, both for their own sakes, and for the smooth and effective working of the machinery of which they are to be self-acting parts? In other words, are they to be imbued with all the feelings, actuated by all the desires, and incited to all the exertions, likely to be inspired by a keen sense of the characteristics which distinguish good from bad conduct, and a thorough appreciation of the rules which ought to be observed by all men in their intercourse with one another and with society? or are they to be turned adrift, unprepared or ill-prepared, to steer their course in a world which, to the cultivated understanding, is one of order and of connected sequences, but to the uncultivated, one of chance, confusion, and chaos? When once that portion of society which gives a tone to the whole is deeply impressed with a sense of the cruel suffering sure to fall upon the young who are sent forth without the preparation indispensable for good self-guidance, can it any longer be withheld? or who will connive at its being withheld?

The probable career of the young who, from the beginning, can see the light and walk in the light, has been sufficiently indicated. The actual career of those who, never having seen the light, walk in darkness, is sufficiently notorious. According to their own interpretation of their cruel destiny, they serve, they slave, they receive the miserable pittance doled out to them by one who gains countless wealth through their labour; and, let the necessaries of life be ever so scarce and prices and profits ever so high, the money given to them for their labour remains as before, and therefore still less sufficient to supply their wants; they toil that their masters may enjoy. Is it surprising that labourers so placed and so instructed strive to shake off the despotism which seems to crush them? or that they should ask—Is the tyranny of capital to endure for ever? Is the money-power really irresistible? Could it continue to reign supreme if the labourers were united against it? What could capital do without labour? Is it not mockery for employers, rolling in wealth as they are, to pretend that they cannot afford to pay decent wages to those who work for

them? And if, as they say, other labourers would be glad to work for them on the same or lower terms, cannot those intruders be driven away or deterred from coming? If employers cannot afford to sell what the labourers produce for them at the prevailing prices and pay the wages demanded of them, cannot they raise their prices? Would it not be more humane to lift prices up than to press wages down? But if, through disunion or mismanagement, labourers are foiled in their attempts to bring the capitalist to terms, can they not form co-operative societies among themselves? Possessing the labour, if, instead of working for a master, they work for themselves, will they not add the profit of capital to the wages of labour and retain both? The answers pointed to in these questions are obvious. The action taken upon them is seen in the perpetual efforts in a wrong direction to obtain redress for imaginary wrongs; and the consequences are,—indifferent wages, wide-spread destitution, and discontent embittered by the failure of their efforts to improve their position. Ever and anon, combinations to obtain the unobtainable, and co-operation,

regardless of the qualities of those who co-operate, especially where credit is taken and given, end in frightful involvements and ruin ; without teaching the sufferers, too much blinded by prejudice to be able to trace their sufferings and disappointments to their real sources, how to guard against the recurrence of similar calamities.

The rules which ought to govern the expenditure of all who are inspired with the wish to act well their part in life, will already have been touched upon incidentally more than once in the previous part of the course. The thoughts, then imperfectly developed, admit of being brought out separately and more distinctly with great advantage. Pupils who have made the information so far set forth their own, will perceive, as it were instinctively, that habitual expenditure on credit is either infamous or conducive to infamy. It not only disregards the practice of economy, but squanders the savings of others. Expenditure with a due regard to the claims of the future, and of the engagements contracted towards others, can scarcely be a subject of praise, except among a people fatally addicted to

the disregard of those claims. It is but the application of wealth to the ultimate purpose for which it was produced. When expenditure is incurred for other objects, whether for works of benevolence or for ostentatious display and luxurious indulgence, our approbation and esteem, or our condemnation and disgust, will be determined according to our estimate of the good or bad judgment and good or bad feeling with which the expenditure seems to have been made. Nothing more need be said concerning expenditure for other purposes than those of benevolence; and as respects expenditure for purposes of benevolence, it may be observed that they who incur it have reason to rejoice, if the wealth which they expend is as usefully consumed as that which is expended by employers for the sake of profit. These latter, it must be borne in mind, are, to the best of their ability, the encouragers of industrial virtue. When those who engage in works of benevolence assist in rearing up capable men who, but for their interposition, would never acquire qualities enabling them to earn wages, they may be said to rival, if they do not

surpass employers in the good which they do. At all events, they complete the good which employers leave unfinished. Together, they supplement each other's work; the one supplying the industrial qualities, the other encouraging the industrial qualities when supplied.

The probable influence for good of the kind of instruction and the method of imparting it, thus slightly sketched, might be greatly underrated if one more topic—an all-important one, were left unconsidered. Filial obedience is universally expected and insisted upon. Education without obedience, both at home and in school, would be education in name only. But obedience, to be of real service to parent or teacher in his efforts to form the understanding and character of the young, must be founded upon affection and reverence. It will not otherwise be spontaneous. The parent will be a sharer in any respect inspired by the teacher, since it will be felt that the teacher's services are provided by the parent's care. Children coming from good homes to good schools, will be more than mechanically obedient. They will be

quite capable of appreciating the difference between good and bad parents, and the advantages which they enjoy in being so cared for. The transition is short from the filial to the parental duties. The same train of thought which inspires affection, reverence, and docility, leads to the desire and effort to become worthy of calling forth in others like feelings of attachment towards themselves. Children who know what they owe to their parents, will soon learn what it behoves them to try that their children shall owe to them.

The case of those children whose parents, even with the best intentions, have neither the means nor the intelligence to do their duty in the full sense of the term, is neither to be overlooked nor evaded. Such parents, sad as may be the consequences of their incapacity, stand excused in the eyes of children whose dawning intelligence is awakening to the fact—that the history of man is the history of his progress from a lower to a higher state of civilization—from less knowledge and worse conduct to more knowledge and better conduct; and that ignorance and ill-directed conduct, excusable

in a past generation, would be highly reprehensible and scandalous in generations to follow.

It is plain that a good state of society, or a state of society in which well-being prevails as widely as possible, is unattainable without the aid of good parents. A course of instruction and discipline which omitted anything necessary for fitting the young to become good parents, must either be ill-judged or incomplete. There are two questions which children, whose previous instruction has prepared them to apply the test by which good and bad conduct are to be distinguished, will be quite capable of understanding, even if they should hesitate a little in answering them :—Who is a good parent? and when must a child begin to be a good parent? This much concerning a good parent they will know,—he must be industrious, intelligent, provident, and trustworthy; and to possess in perfection the qualities corresponding with these epithets when a parent, he must begin to acquire them when a child. They will know also, appealing to the proofs by which we determine whether men deserve the epithets applied to them,

that he is not a good parent who has not been thoughtful beforehand to be provided with the means of feeding, clothing and sheltering his children, till he can send them forth able to obtain those means for themselves. And he cannot be said to send them forth in this state, unless they are able to discriminate between what they ought and ought not to do, and have been trained to act up to those rules of conduct which they know to be right.

There is a large class of kindly-disposed persons who feel acutely for the destitute and suffering, too numerous everywhere both in town and country. They are active in administering such comfort and relief as they can contribute and collect, and would gladly unite with others to prevent like misery in future, could they but see the possibility of doing so good a work. They are quite aware—for who can be blind to it?—that much of the destitution which meets their eyes at every turn is traceable to ignorance, improvidence, drunkenness, and dishonesty. But they have never been impressed with the belief, nor inspired with the hope, that these sources of misery can be dried up, or even sensibly

diminished. Zealously and lovingly, therefore, do they toil to mitigate the effects, giving little heed to the causes which produce them, and still less to the remoter causes in which the proximate causes originate.

When the indifferent quality and insufficient quantity of teaching and training are suggested to them as causes of the misery which they recognise and deplore, they listen incredulously, if at all. Their minds are preoccupied with visions of education as they have been accustomed to see it; and they have no faith in the extension of that which falls so short of what is claimed of it where it is at work, which has disappointed the more zealous of its promoters, and has too often justified the censures of those who attribute evil, rather than good effects, to it. But for the seriousness with which they consider all proposals that bear, or are meant to bear, upon the improvement of their fellow-creatures, they would be disposed to laugh at the suggestion of an attempt to start the rising generation from school, on their career in life, possessed of the knowledge and turn of thought

above set forth, and animated with the desire of acquiring the further knowledge requisite for their successful guidance, and full of determination to act upon it.

When the end in view is grand in the extreme—the realization of a state of well-being in the future of which history supplies no example; when the means of accomplishing it have been carefully studied and partially used with success, the passive or even the active resistance of the incredulous will not be much heeded. The incredulous have, from age to age, smiled superciliously upon attempts which have nevertheless been crowned with success. And there is no exaggeration in stating that our modern means of communicating were, as results to be accomplished, apparently far more unattainable fifty years ago, than a state of society in the future from which destitution, as we now see it, will be all but banished. They who have fears about the capacity of the young to receive and assimilate the knowledge required for good self-guidance, may lay them aside. Everywhere children are to be seen acquiring a knowledge of matters far more abstruse

and mysterious, although less indispensable for their well-being. The only obstacle in the way of carrying out the improvements so urgently called for in education is the want of qualified teachers. When the teachers of youth have the needful knowledge at their command, it will not be long shut out from their pupils.

The thoughts of some, who witness the apathy with which many parents regard the education of their children, turn to the intervention of Government; and the very suggestion of such intervention is received with dismay by others, who cannot bear an approach to what they call "compulsory education." To them it may be remarked that, before much good can be expected from more general education, clearer views must prevail concerning what is comprehended under that word; and when they prevail, it may so happen that all room for controversy about compulsion in education will disappear. Children must be cared for. They must be fed, clothed, and lodged; and when there are not parents at hand to perform those duties towards them, they cannot be allowed to perish from want.

In like manner, children must not be allowed to grow up to be pests of society—criminals, paupers, Arabs, roughs, or savages; at least, so long as there are means under our control for interfering to prevent it. And be it borne in mind, children shut out from judicious teaching and training cannot grow up to be useful members of civilized society.

It has been said, and truly, that he who makes two ears of wheat grow where one only grew before, is a benefactor of his country. And, as ears of corn are sought for only because from them we obtain our flour and bread, the same might be said as truly of him who causes two loaves to be produced where only one was produced before; or, more generally, of him who doubles the supply of anything or everything which ministers to the comforts and enjoyments of mankind. If they who add to the productiveness of industry—who make our store of wealth larger and larger—deserve to be considered benefactors of their country, how much more deserving of that honourable distinction will they be who shall give such a tone to education, and arrange so well for

its being brought home to every child, that all who live in the midst of this large accumulation of wealth shall at least be decently provided with food, clothing, and shelter?

THE END.

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